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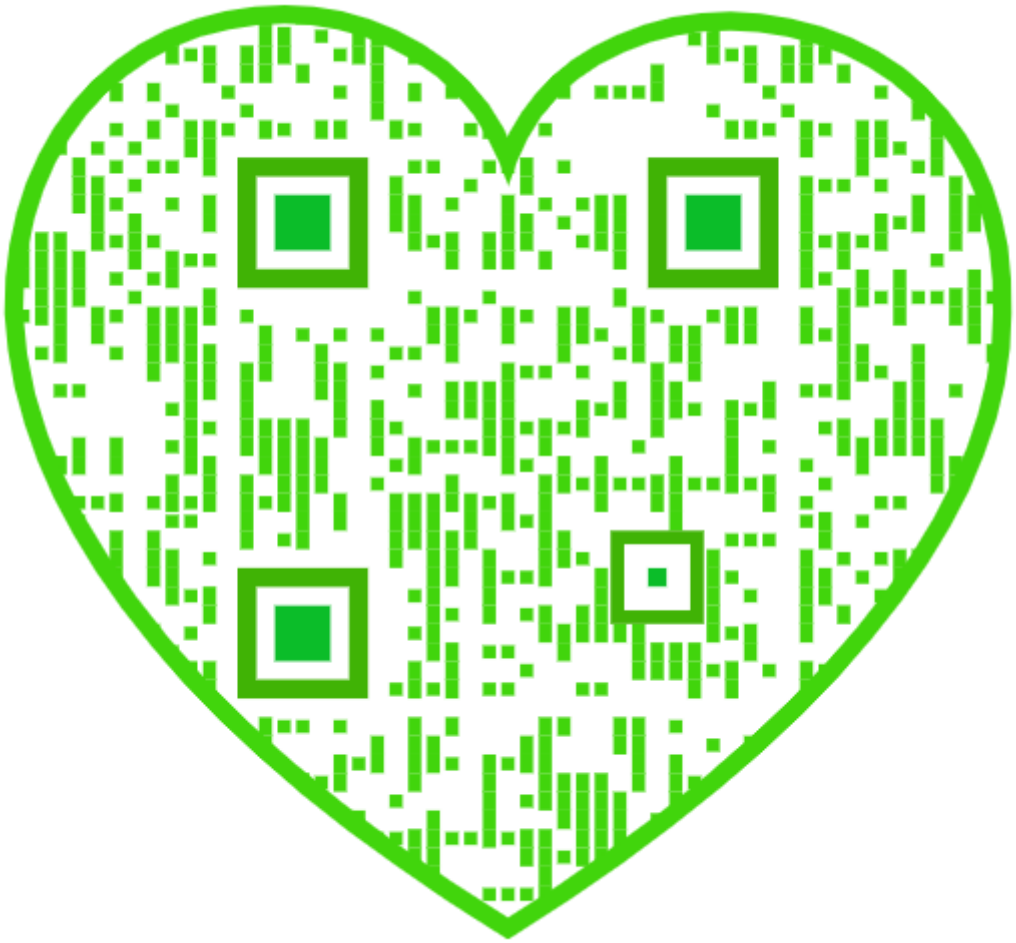
Fabulous FRUGAL Food Bills

Spending less on family food

While keeping bellies full!

Amanda Fazani



Fabulous Frugal Food Bills

By Amanda Fazani

www.glamumous.com

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Intro

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Introduction

Fabulous Frugal Food Bills is a guide for anyone who wants their family to eat well, eat healthily, and spend less money in the process!

Feeding our families is not a luxury: it is a necessity! With the rising cost of food bills these past couple of years, most families now feel the pinch and make efforts to cut back on their spending habits, including the money we spend each week on food.

Image credit: Robert S Donovan

On the most meagre budget, it is possible to eat healthy, wholesome

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meals. We can feel satisfied when we leave the table, rather than feel we have missed out because our favourite meals have suddenly become to expensive.

By learning more about the food we eat, how to avoid waste, and the best ways to find what we want for less, we can cut down on our weekly family food bills without cutting back on taste and satisfaction.

What happened to our food bills?

In the current financial climate, the rising costs of everything is the forefront of conversation. Last year, the cost of the average weekly food bill rose by around 27%: that's £27 a week for those who spend an average of £100 to feed a family of four!

The biggest increases in food seem to have affected those foods we buy most. According to MySupermarket, these are the average price increases of food staples between 2007 and 2008:

- **Sliced white bread**: up 50% to an average 72p a loaf
- **Bananas**: up 30% to around 72p per kilo
- **6 pints of milk**: up 27% to about £2.12
- **Free Range Eggs**: increased on average 40% to £2.58 for a box of 12
- **Minced Beef**: up around 60% for a 500g pack to £2.25
- **Basmati Rice**: over 100% increase in price, to around £1.90 for a 1kg bag
- **Pasta**: over 80% increase, costing around 72p for a 500g bag.

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What caused these increases?

After a decade of cheap supermarket bills, food is becoming increasingly expensive to produce, and these costs are being passed on to the consumer.

There are three main factors to consider for the increases in food costs:

1. **The rising cost of oil**: From farmers to supermarkets and every stage between, fuel is required to transport, process, produce and pack the foods we eat.
2. **Increased demand from developing countries and those suffering from poor harvests**: Much of our natively grown food (such as wheat) is exported. Farmers can ask higher prices for their crops from countries such as China, where the cost per tonne can be as high as 50% more than what could be expected from selling within the UK.
3. **Biofuels**: The biofuel, bioethanol, is seen as a greener and more sustainable alternative to traditional petrol. Not to mention far cheaper! According to the United Nations, up to a third of maize crops in the US is reserved for bioethanol production. This trend is happening here in the UK too, meaning that fields previously reserved for food crops are now being farmed for biofuels instead.

It is unlikely that any of these factors will decrease the demands on our resources any time soon; food will not decrease in price – if anything it will continue to go up.

So what can we do to reduce our food bills?

Cutting the cost of food bills is not simply about buying cheaper products (although this does go a long way!).

By making intelligent choices about the types of food we eat, how we

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organize and store our foods, and plan ahead so less food is wasted, we can make significant changes to the amount of money we spend while eating healthily and satisfactorily at the same time.

In this guide, we will look at:

- How best to organize your food stores, to ensure maximum efficiency (and always have ingredients for a family meal to hand)
- The types of food choices which are cheaper to buy
- Making the most of seasonal produce
- Planning meals in advance to ensure less waste (and fewer mid-week trips to the supermarket)
- Frugal recipe ideas
- Tactics to save you money at the supermarket
- Ideas for home-grown produce

Plus many fabulous tips to help you feel better about your new-found frugality in the process!

A note from the author

I decided to write this ebook after eavesdropping on a conversation between two mothers in the park exclaiming how expensive their family food bills had become.

Through all my adult life, I've been frugal when it comes to food. From years ago when times were hard as a single parent family struggling to get by on student loans, and right through to the present day: a waged, married family with three more children to consider!

As I write this guide, the media is in a frenzy over the current “Credit Crunch”, the recession of the “noughties” which has caused even the richest families to tighten their money belts, while less rich families

are facing times of “living on the breadline”, struggling hard to balance family expenses which seem to increase each day.

I'm not a nutritionist, nor am I an expert cook. Instead, I am a thrifty mum of four healthy children and wife to a ravenous husband, none of whom complain that “there's nothing in the house to eat!”.

Family food bills are among the few household expenses over which we have some degree of control. We can choose how much we spend at the supermarket (or elsewhere) and what we spend it on.

Being frugal doesn't have to be frumpy: it's a liberating, eye-opening and potentially life-changing experience. After all, having spare money in your purse at the end of each month is far more fabulous than spending lawd-knows how much on designer processed food which gets wasted!

Image credit: orangeacid

The answer to lower food bills is not simply “shop at Aldi or buy only from the value range at the supermarket”! There are many more ways to save money on food expenses, some of which may resonate with your individual needs while others may not. No matter what your financial circumstances, I hope you will find something useful from this guide to help you tighten the belt when it comes to shopping for food.

Chapter 1

Organize your food supplies!

Without going into the kitchen to check, do you know exactly what you have stored in your fridge, freezer and store-cupboards?

Organizing your food stores makes sure you always know what's at hand; it ensures you are prepared; that there's always a healthy snack ready when the kids arrive home (and hungry) from school, and most importantly – it ensures you are stress-free!

Image credit: jdl_deleon

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Make food storage areas work for you!

When you look in your store cupboards, fridge or freezer, you should be able to put your hands on whatever you need without having to root through piles of unwanted, unusable items first!

De-clutter!

The first step to organization is de-cluttering. So the next time you have a few minutes spare, go through your food storage areas one at a time and throw out anything which is past it's best.

You should also get rid of anything which you are unlikely to use, for example:

- Packet mixes which none of your family enjoy
- Old cans of fruit/meat/odd vegetables which have been hiding unused at the back of your cupboards
- Frozen meals which you bought on impulse yet now have no intention of warming through.

Tip:

While you're de-cluttering, you may find that expensive vanilla essence or dried tarragon which you thought you'd lost (and was too expensive to replace). Could you find a recipe to use this now?

You needn't waste these items by throwing them in the bin. Offer these to friends and family who may be more inclined to use them, or keep an eye out for any upcoming school fairs/charity events where these could be offered as contributions to the raffle.

Organize

Next, you should take time to arrange your food stores so you can

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easily find the things you need to prepare your family meals. Here are some guidelines to organize your three main food storage areas effectively:

Fridge

When organizing your fridge, always keep food safety in mind. Professionals organize the contents of the fridge by cooking time to ensure that any cross-contamination is resolved during the cooking process.

Image credit: Sontra

We can mimic this method in our homes by following simple rules:

- On the top shelves store food which does not require cooking, such as dairy products, leftovers, deli meats and desserts.
- On the lower shelves, place the foods which need to be cooked (such as prepared foods, and leftovers which need to be reheated).
- Store raw meats in the very bottom of the fridge wherever possible. This prevents juices from the uncooked meats contaminating anything else. If it is not possible to store these below all your other items, be sure to place on a plate or in a sealed container.

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- Your salad drawer should be used to store fresh fruit and vegetables as this provides the optimum conditions to retain freshness for longer.
- If your fridge contains two drawers, you could use one for raw meats/fish and the other for your vegetables.
- Condiments should ideally be stored in the fridge door to prevent them falling over and spilling.
- Try to place taller items at the back so you needn't move things around in order to see what you have.

Food will retain freshness for longer if you keep your fridge clean and don't overstock it. Both factors cause your fridge to operate at decreased efficiency which results in contaminated food.

Freezer

Image credit: Sporkist

A reasonable sized freezer is a great time and money saving investment for the family home, whether this be a fridge-freezer combo or a stand-alone freezer which can be stored under a work-top or in the garage.

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Almost all foods can be stored in your freezer for later cooking/reheating (in fact, the only things I know of which can't be frozen effectively are strawberries!). Bread, cooked meats, and even fruit can be frozen in addition to our regular assumptions of meat and frozen store-bought products.

Despite what frozen food labels tell us, food is safe to eat no matter how long it has been frozen! However, the texture and taste of foods may be affected if they are kept in deep freeze past their recommended times.

Here are some guidelines for how long products may be kept in deep-freeze *without losing their texture or taste*:

Food	**Time**
Raw Beef (joints, steaks)	6-12 months
Raw Pork (chops, joints)	4-6 months
Raw Lamb (chops, joints)	6-9 months
Raw Chicken	9 months
Cooked/deli meats	2-3 months
Cooked Chicken	4 months
Pizza	1-2 months
Raw oily fish (Tuna, salmon, etc.)	2-3 months
Raw white fish (Cod, halibut, etc.)	6 months
Cooked fish	4-6 months
Bread, cakes, etc.	3 months
Soups, stews and casseroles	3 months
Fruit/vegetables	12 months maximum

Store similar foods on the same shelves of your freezer so they are easy to locate when needed. As an example, here is how we organize the four shelves of our family freezer:

- Top shelf: ice cubes, desserts, ice cream, etc.

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- Second shelf: bread, vegetables
- Third shelf: frozen meals, leftovers, cooked meats
- Fourth shelf: raw meat, chicken and fish

It is well worth investing in freezer bags and plastic containers which are suitable for freezing (takeaway containers are ideal!). When you store food which you have prepared yourself, be sure to write the date and contents on your bag/container so you'll know which things need to be used up first.

Store cupboards

Our store cupboards (or pantries) are often the most difficult food storage areas to organize: packets, boxes and bags of food (especially when opened) can cause untold mess and chaos.

If you have to take out most of your pantry contents in order to find the items you need, here are some tips for better store cupboard organization:

1. Take everything out of your cupboards. Check all items to see if they are past their best and throw away anything unusable.
2. Group the remaining items together (for example, pastas in one set, canned foods in another). If it's possible, place small packets and bags in airtight containers or organize in boxes for easy retrieval.
3. Taking one set at a time, place these back in your cupboard. Make sure the items you use most are at eye-level so you can easily see and grab them when needed. You may need to rearrange your items a few times to find the best placement for all your goods.
4. Finally, label your shelves/containers/boxes according to what they are used to store. It may seem unnecessary at first, but you will thank me later when you're in a hurry but can see at a glance what's contained inside your food stores!

More tips for organizing store cupboards:

- Step shelves create ideal storage environments for canned goods, enabling you to see what's at the back of your cupboard without moving things around.
- Create your own simple storage solutions using old cardboard boxes. Dismantle the original box, cut to size and rearrange in smaller boxes which you could even decorate with wrapping paper or unused wallpaper. Here is a great visual tip for exactly this.
- Large jars are ideal for storing pasta, rice and cereals. I never buy these, instead reusing old coffee jars, wide-necked bottles and plastic containers. Label containers which are opaque so you can easily identify the contents.

Once you have organized your store cupboard effectively, you should be able to see at a glance what you have available and what to add to your next shopping list (see Chapter 3)

Tip!

Source pretty tins, jars and other containers from charity shops or car-boot sales. Use these to glam up your cupboards, while becoming even more organized and efficient!

Become a mistress of lists!

In every home, there are foods which are used more than others. These are the items which appear on your shopping lists week after week, and are the staples of an organized menu plan.

When you create “master lists” for the foodstuffs you use most, you can quickly check what needs replacing. This helps you save money as **you will only buy the things you need** (rather than the things you *think* you need!)

Our home has three “master lists”:

1. **The store cupboard list**, stuck on the inside of a cupboard door
2. **The fridge list**, held on the fridge door with a magnet.
3. **The freezer list**, also on the fridge door (behind the fridge list).

When I first created these lists, I printed them off on the computer then placed inside plastic document holders (the ones we use for ring binders).

As something is used up, I place a tick on the plastic coating with a whiteboard pen (you could always use a regular marker). Then when I come to create a weekly shopping list, I can easily see the store-items to add by referring to the ticks.

Image credit: Karindalziel

Store Cupboard Staples

Your store cupboard is the heart of your kitchen. By keeping it well-stocked with the foods you and your family enjoy, you can always whip up a quick and tasty meal (even when the fridge is virtually empty) or bulk up leftovers to create a totally new dish for supper.

Image credit: Jesse Michael Nix

The things we store in our pantries often provide cheaper meal solutions than when cooking with fresh foods, so it's worthwhile planning a “store-cupboard” meal at least one day of the week rather than buy that extra cut of meat or fish (and the other ingredients you'd need to cook it).

The essentials of each family's store cupboard changes depending on individual tastes and needs. Generally speaking, a well-stocked store cupboard would contain at least a few of the following items:

- Pasta/Rice/Couscous
- Chopped tomatoes
- Tomato purée

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- Canned vegetables and baked beans
- Canned fish (tuna, salmon, sardines)
- Dried/canned beans and pulses
- Oils/Vinegars/Sauces
- Baking supplies (flour/baking powder/sugar)
- Stock cubes (beef, chicken, vegetable)
- Salt, pepper, dried herbs and spices

Some of our favourite family recipes are based on store cupboard ingredients (tuna pasta bake, for example). Here are some useful sites where you can find even more tasty thrifty recipes based on cupboard ingredients for when the fridge and freezer are really bare:

- Netmums Kitchen Cupboard recipes
- AskaMum Store Cupboard recipes
- Delia Online (Search for the ingredients you have at hand)

What to keep in your fridge/freezer

As with stocking up your store cupboard, there are several useful ingredients to store in your fridge and freezer which ensure you can always make a healthy appetizing meal for the family.

Here are some recommendations for your fridge and freezer staples from which a multitude of meals can be created with ease:

For the fridge:

- Milk
- Eggs
- Butter/margarine

- Cheese (hard and soft types)
- Yoghurt/fromage frais/crème fraîche
- Salad vegetables

For the freezer:

- Sliced bread (great for impromptu toast, straight from the freezer!)
- Fish (fish fingers can be used in many different ways; also cod and salmon fillets are useful)
- Frozen vegetables (mixed bags, sweetcorn, carrots, stir-fry mixtures, etc.)
- Chicken (breasts, drumsticks or whole)
- Diced beef/lamb/pork (for casseroles, stews, stir-fry and more).
- Minced beef/lamb/meat-free alternative
- Cheese and tomato pizza (the ideal base for a quick pizza meal: just add your own extra toppings)
- Vanilla ice cream

Most (if not all) of these basics can be found in the value range of your favourite supermarket, enabling you to save money while ensuring your food stocks are always full.

How to reduce food waste

In the UK, around 3.6 million tonnes of food is needlessly thrown away each year. That's about a third of the food we buy.

Staggering, isn't it?

While most of this waste is caused by careless shopping habits (buying more than we need), a lot is also caused by throwing away leftover food which could easily be put to better use.

Portion Control

By cooking only the amount of food required, we can drastically reduce the amount of food which is thrown away from our plates.

Adult portion guides

Here are approximate guides for the amount of popular foods to cook for adult appetites:

Starchy foods:

Adults need about 6-7 portions each day:

Food	Amount for one portion
Bread	1 slice
Pasta	A heaped handful of dry pasta
Rice	A heaped handful of dry rice
Potatoes	One medium/large potato, about the size of a computer mouse
Cereal	About the volume of a tennis ball

Meat, fish, eggs and nuts:

Each day, adults should eat two portions of meat, fish or eggs, and limit their intake of red meat to two portions per day. It is recommended that we eat at least two portions of fish per week, one of which should be oily fish, in order to maintain optimum health.

Food	Amount for one portion
Lean meat	140g (about the size of a deck of cards)
Fish	140g (about the size of a chequebook)
Eggs	1 large egg

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Nuts	One small handful

Dairy

Two to three portions a day is sufficient for healthy adults.

Food	Amount per portion
Milk	200ml (a small glass)
Yoghurt	One small pot (approx 150g)
Cheese	About the size of a matchbox (30g)

Vegetables and fruit

At least 5 portions of fruit and vegetables are recommended per person each day.

One portion of fruit or vegetables is equal to:

- One medium orange, apple or banana
- A handful of grapes
- Two small handfuls of raspberries, blueberries or cherries
- Seven fresh strawberries
- Two tablespoons of vegetables (raw or frozen)
- Three heaped tablespoons of beans

Children's portion sizes

It is far more difficult to accurately determine the portions we should feed our children. With their growing needs and appetites, we also find that children eat more on some days than on others.

Most authorities recommend a child's portion is around two thirds the size of an adult's. As a rough guide, compare the size of your fist to theirs to determine how much food should be on their plate and be guided by your children's appetite.

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Freeze leftovers to create your own ready-meals

If you create a substantial amount of food, you can freeze portion-sized amounts for speedy meals in the future.

Using freezer bags or freezer-safe plastic containers, you can create your own healthy ready meals at a fraction of the cost. Just be sure to label your frozen meals with the contents and date of freezing to ensure they are defrosted and eaten while still at their best.

Tip:

Cakes can also be frozen. Slice before freezing to ensure you can take individual portions as they are needed without having to defrost the whole cake.

I've found this is also highly useful for workday lunches, and regularly send hubby-dearest to work with a frozen meal which he can simply heat up in the microwave at lunchtime (much tastier than sandwiches!).

Smaller amounts of leftovers can be “packaged” in interesting ways for children's school lunch boxes, along with some salad, fruit and other goodies:

Use leftovers as the basis for another weekday meal

For those leftovers which can't be made into entire “ready meals”, there are plenty of other uses.

Sunday lunch is a classic example of how leftover food can be used:

- Vegetables: use for bubble and squeak
- Chicken: strip meat from the carcass for use in risotto, stir-fry, etc. If you have time, use the bones to make chicken stock for soup.

- Meat: chop into small pieces for speedy shepherd's pie; use in sandwiches; mix with salad for pitta bread snacks

Here are some more ideas for how leftover food can be used to create more midweek meals for the family to enjoy:

- Chilli con carne is delicious spread over a basic cheese and tomato pizza, or piled over tortillas with a spoon of sour crème for a snack
- Rice can be stir-fried with eggs and leftover vegetables to egg-fried rice
- Sausages can be chopped and added to pasta with your favourite sauce
- Any meat can be combined with sauce and vegetables for a quick fix curry

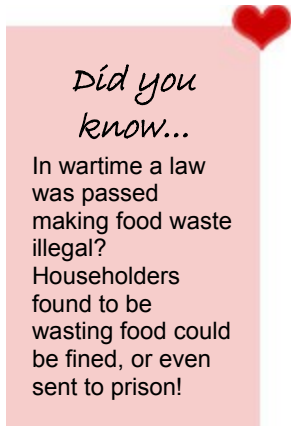
For loads of quick recipes including your leftover foods, visit LoveFoodHateWaste.com and take a look at the recipes section.

More ways to reduce waste

Not all leftover food can form the basis for another meal, but there are ways these foods can be reused. Here are some ideas:

- **Cabbage and greens**: Slice finely and fry in butter with a little chopped garlic for a tasty side dish. Cabbage and other hard greens can be used as the basis for coleslaw or a fine grated salad (along with carrots, onions, apples and peppers and even beetroot). Or use cooked greens for bubble and squeak.
- **Beer and wine:** Add a slug of flat beer to casseroles and stews for extra flavour., or use as a marinade for dried fruit to use in a malt loaf or fruit cake. Wine can add a delicious taste to vinaigrette salad dressings, pasta sauces and poached fruits.

- **Yoghurt**: Try only to buy natural yoghurt as flavoured ones have fewer uses. Leftover yoghurt can be used in curries, added to a marinade for chicken and meat and combined with fruit for smoothies and desserts. Try combining with mint to serve as a dip with curries and poppadoms, or as a dressing for salads.


Did you know...
In wartime a law was passed making food waste illegal? Householders found to be wasting food could be fined, or even sent to prison!

- **Leek tops**: Use in stocks for a mellow flavour.
- **Potato peelings**: My Nan used to scrub the skins of potatoes instead of peeling to ensure no potato was wasted! But if you're not ready to throw your peeler away just yet, wash the skins well before peeling and deep fry the skins to create a “French fries” style snack.
- **Stale bread**: Sliced this can be used for bread and butter pudding. Or grate into breadcrumbs to create your own stuffing, or bulk out meatballs and burgers.
- **Oranges and lemons**: Grate the skins finely and use the zest to flavour cakes. Lemons are also excellent degreasers: use to clean your chopping board, or microwave chopped lemons in water for a few minutes to help loosen grease and make the kitchen smell fresh.
- **Butter wrappers**: use to grease the insides of cake and bread tins.
- **Banana skins**: An excellent food for your rose bushes! Try planting around the base of rose trees as the potassium helps them grow. Also very useful for polishing leather shoes!
- **Egg shells**: I use these to create my own plant fertilizer (the house-plants seem to love it!). Place eggshells in a lidded jar with some water and leave for a about a week. Then use the water as fertilizer by pouring over the plants. The calcium in

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egg shells is an important aspect of plant nutrients. Crushed egg shells can be scattered around plants to help deter slugs and snails.

- **Coffee grounds**: Another great nutrient for your plants (particularly roses, fruit trees and evergreens). Scatter thinly around the base of trees and plants to prevent the coffee grounds going mouldy.

You may also want to consider composting any other leftover foods to benefit your work in the garden (see chapter 5). Anything edible can be added to the compost heap, including vegetable peelings and anything thrown away from your plates.

Tip!

Many local authorities offer schemes for reduced cost compost bins. Check out Recycle Now to see what offers are available in your area.

Chapter

2

Frugal Foods

A key step to reducing the cost of your food bills is understanding which foods are cheap to buy, economical, yet filling and nutritious...

These days it seems we have lost touch with “real” food. Most chicken-based recipes call for lean, expensive chicken breasts, while our children fill up on chips and processed foods, barely understanding what mushrooms and aubergines look like (let alone what they taste like!).

Image credit: Augapfel

In my early adult life, I knew so little about how to cook and prepare food for myself, let alone for my children. Back then, I was a single parent, trying to live on a shoestring, who falsely believed that

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canned spaghetti and basic pizza were the best foods I could afford at the time.

My saving grace came in the form of Marguerite Patten's Everyday Cookbook which I discovered in a charity shop. This is a very old-fashioned cookery guide, but since it was so old the recipes were based on the most frugal and seasonal ingredients which I found I could afford and were surprisingly easy to cook (not to mention tasty!).

Learning how to cook with frugal foods is not only financially economical, it helps ensure your family eats a balanced healthy diet. What do you have to lose?

Processed food is rarely economical...

Any food you buy which comes pre-packaged and needs only to be placed in the oven (or microwave) is unlikely to offer value for money, let alone any nutritious value for your family!

When buying “ready meals”, for example, you are paying for all the excessive packaging, the heat used to pre-cook and the effort to prepare your meal *on top of the actual cost of ingredients*.

I don't find processed foods particularly satisfying, and neither do my children. Processed foods may save us time and effort, but they rarely save us money!

...But there are exceptions!

There are certain foods which I'd prefer to buy pre-made since they potentially cost more to make from scratch than to buy pre-made.

Fish-fingers, for example, cost around £1.50 for a pack made with cod fillet which tastes delicious. The same amount of cod bought from the fishmongers would likely cost much more, and these

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delicious treats are so fiddly to make!

Don't buy the cheapest fish-fingers you find though: these are made with “minced” fish – the factory equivalent of leftovers from the more expensive foods which taste nowhere near as good and offer far less in nutritional quality.

Image credit: kweezy McG

Lasagne too is another example which often costs more to make from scratch than to buy “ready made” (see Chapter 3). Since I'm not so great making pizza bases, I also tend to buy cheap pizzas and add my own toppings for a tasty meal on movie nights.

If there is something you or your family enjoy which you can't make well (or cannot create cheaply), don't beat yourself up about buying it pre-made. So long as this can fit into your food budget and you check to ensure for good ingredients, it could still prove a frugal enjoyable meal.

Seasonal fruit and vegetables

Supermarkets would have us believe that it is perpetually summer.

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Year round, we can find strawberries, tomatoes, all matter of salad and foreign fruits.

Food which is in season is cheaper to buy: British seasonal food is sourced from local farms; it travels less distance to the point of sale, tastes better and leaves a much smaller carbon footprint than the produce sourced from far off shores.

Despite the colder climate, Britain produces a wonderful range of fruit and vegetables throughout the changing seasons. Let's take a look at what's available at different times of year with some ideas for how they may be eaten:

Spring foods

Broccoli and cauliflower: These are best steamed to preserve the flavour and texture, or can be eaten raw with dips or in salads. Try cauliflower cheese (also excellent with broccoli) or tempura cauliflower (see recipe below)

Illustration 1: Image credit: dvanhorn

Cabbage: Those who dislike cabbage tend to remember sloppy school dinners where the cabbage was tremendously overcooked.

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Instead, steam your cabbage or boil quickly so it retains some crunchiness. It's also delicious stir-fried in butter with garlic and seasoning as a side-dish.

Spinach: One of my favourite vegetables, spinach takes only minutes to cook. Boil quickly in only a little water or stir fry with your favourite seasoning Spinach is a key ingredient of eggs Benedict – a delicious Easter treat for you and your partner. Also tasty in quiche and omelette's with cheese.

Peas: I think peas are delicious with everything, from Sunday roasts to curries or down-to-earth egg and chips! Fresh peas are far tastier than those we buy in cans, plus kids can have great fun shelling them while you prepare everything else for dinner.

Asparagus: Often considered to have aphrodisiac qualities, this is an indulgent vegetable best boiled with the tips up to ensure they are not overcooked before the stalks soften. Serve with butter and a squeeze of lemon.

Aubergine: While aubergine is an integral ingredient of moussaka, it is also delicious in it's own right. Soak in salted water for an hour then fry in a little olive oil. Or stuff with vegetables and bake in the oven (see recipe below).

Tomatoes: This versatile fruit can be eaten in so many different ways! Use raw in salads, or stuff with couscous/rice and bake. Also tasty used as the base for tomato sauce or grilled with your English breakfasts.

Rhubarb: Very tart and best not eaten raw. Instead, it is perfect cooked in pies, as rhubarb crumble (see below) or baked with apples.

Spring recipes

Here are a few quick recipe ideas to help you make the most of Springs seasonal vegetables:

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Tempura Cauliflower

I first tried this in Tunisia when my sister-in-law cooked this as an accompaniment for a very special dinner. It's very easy and incredibly tasty – just be careful not to overcook the cauliflower!

Here's what you will need:

1 cauliflower

2 eggs

4 tablespoons plain flour

Salt and pepper (to season the flower)

A saucepan half-full of vegetable/ sunflower oil

Image credit: Allerina and Glen

Here's how to cook Tempura Cauliflower:

1. Remove any leaves from your cauliflower and break into large florets. Steam above lightly salted water until just tender (about 5 minutes). Remove from heat and cool.
2. In a large mixing bowl, sieve your flower and season with salt and pepper.
3. Beat your eggs together in a separate mixing bowl.

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4. Heat your oil until a chunk of bread browns within a few seconds (don't use your deep-fat fryer for this, as the pan will get rather messy!).
5. Once your cauliflower has cooled, dip each floret into the beaten egg mixture until thoroughly coated. Then coat in the flour mixture, taking care to shake off any excess flour.
6. Carefully lower into the hot fat, turning often until golden brown and crispy all over. Then sift out using a slotted spoon and drain on kitchen paper.
7. Repeat this for the remainder of your florets, frying in small batches until all are cooked. Serve as an accompaniment to your main meal or as a snack with your favourite dip.

Stuffed Aubergines

My husband loves to cook this as a starter when we have guests to dinner, though it's just as tasty as a vegetable-based main course.

Here's what you will need:

2 medium aubergines	1 tablespoon olive oil (to brush)
2-3 tomatoes	2 cloves garlic, crushed.
1 onion	Salt and pepper
Handful of fresh basil, chopped (or ½ teaspoon dried basil)	100g grated cheddar cheese (optional)

Here's how to cook your stuffed aubergines:

1. Preheat your oven to 180 degrees centigrade/Gas Mark 4.
2. Slice each aubergine in half and brush with a little olive oil. Place on a baking tray in the oven and cook for about ½ an hour until the skin begins to wrinkle.
3. Remove from oven and when cooled enough to handle, scoop out the centres of each aubergine with a spoon and place in a mixing bowl.

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4. Finely chop the onion and tomatoes; combine with the aubergine flesh, crushed garlic and add the chopped basil. Season to taste with salt and pepper.
5. Spoon the stuffing back into the aubergine shells and replace in the oven. Cook for a further 15 minutes or so until the stuffing bubbles.
6. Divide the grated cheddar between each aubergine portion and return to the oven until the cheese has melted and begins to brown. Serve with crusty bread.

Image credit: Pingu1963

Rhubarb Crumble

Once I discovered how incredibly simple this recipe was to make, I was hooked on rhubarb! Thankfully, my children love this too. It's best served hot with custard (you can usually buy a sachet of custard powder for under 10p from the supermarket!).

Here's what you will need:

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10 sticks of rhubarb (slightly fewer if these are particularly large)

50g Caster sugar

½ teaspoon cinnamon

200g plain flour

175g Demerara sugar

175g butter/margarine, kept in the fridge if possible

Here's how to cook your easy Rhubarb Crumble

1. Preheat your oven to 190 degrees centigrade/Gas Mark 5
2. Lightly grease a shallow oven proof dish. Wash the rhubarb, trim the ends and remove any leaves. Chop into 1 inch sections and arrange in the bottom of the dish.
3. Sprinkle the caster sugar and cinnamon over the rhubarb.
4. Sift the flour into a large mixing bowl. Chop the butter or margarine into cubes and add to the flour. With your fingertips, rub the flour and butter together with your fingertips until the mixture represents fine breadcrumbs. You can also do this in your food processor which takes about 30 seconds to a minute on full speed.
5. Stir the demerara sugar into the crumble mixture, then pour the crumble over the prepared rhubarb. Spread evenly over the fruit. Cook in the oven for about 25 minutes until the rhubarb is bubbly and the crumble is browned.

Image credit: adactio

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Summer foods

Summer offers us a plentiful bounty of seasonal fruit and vegetables in the UK, many of which are excellent added to salads. Here is what you can expect to find British grown in your favourite supermarkets, markets and grocery stores:

- **Beetroot**: I prefer this pickled, but it's also delicious grated in salads.
- **Broad, green and runner beans**: Taste excellent when used in salads, pasta-based recipes or as an accompaniment to your main meals.
- **Carrots**: Raw and served with dips, these make a wonderful healthy snack. Grate into salads, brush with a little oil and roast to accompany meat dishes, or use to create carrot and coriander soup (see below).
- **Cucumber**: Best served cold from the fridge. Chop into sticks to eat with dips, add to salads or make cucumber sandwiches (very British!)
- **Lettuce and salad leaves**: At this time of year, the range of salad leaves available is huge. Enjoy fresh flavoured lunches and sandwiches while this lasts.
- **New potatoes**: Delicious boiled and served with herb butter. Also makes for tasty potato salad or sautéed with garlic and olive oil.
- **Squash**: Mash as an alternative to potatoes; stuff and bake for vegetarian main meal, or casserole with chicken and other seasonal vegetables.
- **Berries**: Summertime offers us berries a-plenty, including blueberries, strawberries; raspberries and tayberries. Serve fresh, mix in smoothies or bake in your favourite recipes.
- **Plums**: One of the tastiest home-grown fruits Britain has to offer, which makes an excellent quick jam (see below)

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Summer Recipes

Here are some simple, frugal recipes using the best of the season's foods:

Carrot and coriander soup

Tasty, simple, and very very cheap this soup is ideal for large batches and freezes well.

Here's what you will need:

1 tablespoon vegetable oil

450g Carrots

1 onion

1 litre vegetable stock

1 teaspoon ground coriander

Generous handful of fresh coriander

Salt and black pepper to taste

Here's how to cook your soup:

1. Heat your oil gently in a saucepan. Peel and slice the onion and carrots, then add to the pan.
2. Sauté for about 5 minutes until the vegetables soften.
3. Stir in the ground coriander and cook for a further 5 minutes. Then add the vegetable stock and bring to the boil.
4. Cook until the vegetables are very soft, then strain off the stock. Purée the vegetables using a food processor, then add stock until the soup is at the consistency you prefer. Season with salt and black pepper to taste.
5. Return to the pan and add the chopped fresh coriander. Stir in and serve with crusty bread or cheese-topped baguettes.

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New potato salad with tuna and eggs

This makes an excellent seasonal lunch or light supper which even the kids will enjoy.

Here's what you will need:

350g New potatoes, halved

2 Tins tuna chunks, drained

½ an Iceberg lettuce

3 tablespoon mayonnaise

4 spring onions, chopped

4 hard boiled eggs

Juice of ½ lemon (or 1 tablespoon lemon juice)

1 tablespoon olive oil

Salt and pepper to taste

Here's how to create your salad:

1. Boil the potatoes in lightly salted water until tender (about 10-15 minutes). Remove from heat and rinse under cold water.
2. Meanwhile, chop the lettuce into wide chunks and arrange around a serving dish. Finely slice the spring onions and quarter the hard-boiled eggs.
3. Tip the potatoes into a large mixing bowl. Add the tuna, eggs, spring onions and mayonnaise. Mix together until mayonnaise is evenly distributed.
4. Combine the lemon juice with the olive oil, plus salt and black pepper to taste. Pour the salad onto the bed of lettuce and drizzle over your lemon dressing. Excellent served with crusty bread!

Easy Plum Jam

I personally find plum jam the easiest conserve to make. Rather than use a jam thermometer, I test for setting using a plate which is kept in the fridge. To check for setting, drizzle a little of the jam mixture onto the cooled plate and refrigerate for 2 minutes; the jam is at the right consistency if it wrinkles when you run your finger through

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gently.

Image credit: lepiaf.geo

This recipe will yield about 5 jars (5lb) of jam, which will keep for up to a month in the fridge once the seal is broken.

Jam always makes a lovely gift for friends and family, so share your efforts if you have too much!

> *Tip!*
>
> The easiest way to sterilize jam jars is to run them through the dishwasher (if you have one). Once washed, be careful not to touch inside the jar, as this needs to remain sterile.
>
> *If you don't have a dishwasher, place your jars in a cold oven and set the temperature to 160 degrees centigrade/Gas mark 3. Once the oven reaches the correct temperature, switch off the heat and wait until the jars are cool enough to handle.*

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Here's what you will need:

1.5kg plums (any variety) 220ml water

1.5kg granulated sugar

Here's how to create your simple plum jam:

1. Wash the plums and cut into quarters. Remove the stones, reserving about a dozen.
2. Crack the stones you have saved and remove the kernels. Blanche in boiling water for about 5 minutes, then split in half.
3. Add the stones to a heavy bottomed saucepan along with the quartered plums and water. Simmer until the fruit is pulpy.
4. Slowly add the sugar, stirring all the time until it's all dissolved. The bring to a rapid boil until the setting point is reached (see above). If the jam is not yet set, boil for a few minutes more and try again.
5. Pour into your sterilized jars, seal and leave to cool.

Autumn Foods

This is the season we associate with bountiful harvests and colourful food before the long cold nights of winter set in.

Here are the seasonal fruits and vegetables you can expect to find cheaply at this time:

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Image credit: Andrew Michaels

- **Leeks**: This delicious vegetable is ideal for soups and softens beautifully when cooked in butter for a side-dish.
- **Marrow**: Try stuffing with mince and baking this large vegetable, or use as the basis for an elegant soup (see below).
- **Pumpkin**: Not merely for the kids Halloween celebrations, pumpkin is perfect in muffins and added to stews or casseroles.
- **Sweetcorn**: A children's favourite! Try barbecued or boil in salted water for a mouthwatering treat.
- **Apples**: Britain's favourite and most versatile fruit. Excellent for lunch boxes and snacks, baked in pies and crumbles.
- **Pears**: Create a delicious and simple dessert by baking pears in the oven with a sprinkling of brown sugar. Also tasty in seasonal salads.
- **Chestnuts**: Delicious in stuffing, or cooked with sprouts (when they become available) for a nutty savoury side-dish.

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- **Blackberries**: Take the kids on a blackberry hunt in your nearest woods and see how much of your bounty makes it home! Fresh served with cream is very tasty, or combine with apples in your baking.

Autumn Recipes

Here are a few autumnal recipes to help you enjoy the finest of this season's offerings:

Marrow and roasted garlic soup

Image credit: willgame

This creamy soup transforms boring marrow into an elegant and satisfying dish. Best eaten soon after making though as it does not freeze well!

Here's what you will need:

1 large marrow (about 1.5kg in weight)

1 tablespoon vegetable oil

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1 whole bulb of garlic

1 onion

50g/2 tablespoon softened butter or margarine

700ml vegetable stock

140ml single cream

Handful fresh chives, chopped (optional)

Salt and pepper for seasoning

Here's how to cook your seasonal Marrow and Garlic soup

1. Heat your oven to 200 degrees centigrade/Gas Mark 6
2. Separate the cloves of garlic from the bulb, leaving the skins on. Place in a small roasting/oven proof dish and drizzle with the oil until all cloves are coated.
3. Cover the dish with foil and roast for about 20 minutes until the skins are soft and the cloves are pulpy inside.
4. Meanwhile, peel, de-seed and chop your marrow into 1 inch chunks and finely chop the onion.
5. When your garlic has roasted, cool slightly so you can peel away the skins. Remove any hardened/burned flesh and mash the remaining pulp with a fork.
6. Melt the butter/margarine in a deep saucepan and sauté the onion until it softens. Add the chopped marrow, garlic and season with salt and pepper. Cook for a further 5 minutes, stirring often, then add your liquid stock.
7. Cover and simmer gently until the marrow is soft and squishy. Liquidize completely in a food processor (or your hand blender) until there are no lumps at all.
8. Return to the pan and heat very gently, stirring in the cream a little at a time being careful not to boil the soup (as it will curdle). Serve with a sprinkling of chopped chives.

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Baked Dessert Pears

A hot simple dessert for everyone to enjoy. Prepare before cooking your main meal to ensure dessert is ready when you need it.

Here's what you will need:

4 dessert pears

2tablespoon butter/margarine

2tablespoon runny honey

1 teaspoon ground ginger

Vanilla ice cream (to serve)

Here's how to cook your pear dessert:

1. Preheat your oven to 170 degrees centigrade/Gas mark 4
2. Peel the pears, remove stalks and scoop out the core from the bottom. Slice the base with a sharp knife to create a level base.
3. Melt the butter/margarine (usually a few seconds in the microwave will do it!) and add to the honey along with the ground ginger, mixing well.
4. Place your pears in an oven proof casserole/small roasting tin so they stand upright. Drizzle your honey-butter mixture all over the pears, then cover with tin-foil.
5. Bake in the oven for about an hour, spooning any juices over the pears at intervals until the pears are soft and delicious.
6. Serve with a generous scoop if vanilla ice-cream using any remaining juice for a fruity sweet sauce.

Winter foods

The range of winter fruit and vegetables in Britain is not so plentiful

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as our other seasons, but with the cold weather comes comfort food and the delicious offerings of Christmas.

- **Potatoes**: Boiled, baked, mashed, roasted or fried... What's your favourite way of cooking Britain's staple vegetable?
- **Swede**: Very tasty when cubed and roasted. Also good in stews, casseroled and mashed.
- **Turnips**: Smaller and tastier than swede, these smaller root vegetables can be eaten raw in salads, or boiled as a side-dish.
- **Sprouts**: I can't imagine Christmas dinner without sprouts! Boil or sauté in butter with strips of bacon for a wonderful flavour
- **Celeriac**: These root vegetables look very odd, but can be used in a variety of dishes, such as salads, mash and even stews.
- **Parsnips**: When boiled these have a very distinctive (slightly tart) taste. Try mashing with other vegetables or roasting while glazed in honey.
- **Mushrooms**: Another versatile vegetable to cook with pasta sauces, sautéed or stuffed.
- **Fruits**: British apples and pears can still be found on sale as these are held in cool storage to preserve for sale between autumn and spring.

Winter recipes

Honey-roast parsnips

One of my favourite accompaniments to roasted meats, the honey glaze makes the parsnips taste deliciously sweet.

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Here's what you will need:

900g parsnips

1 tablespoon runny honey

1 tablespoon vegetable oil

Sprinkling of salt

Here's how to cook your honey parsnips:

1. Preheat your oven to 220 degrees centigrade/Gas mark 7
2. Peel your parsnips and chop into quarters. Par-boil in lightly salted water until just beginning to soften (about 10 minutes).
3. Drain and lightly dry with kitchen paper, then transfer to a roasting tin. Whisk together the oil and honey, and pour over the parsnips, shaking the pan to ensure the vegetables are evenly covered. Sprinkle with a pinch of salt.
4. Roast in your hot oven for about 25 minutes until the parsnips are golden brown. Serve as an accompaniment to your favourite main dish.

Illustration 2: Image credit: MountJoy

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Bubble and Squeak Cakes

Great for breakfasts, of course, or to serve with cold meats. Use leftovers from your Sunday/Christmas dinners where you can to reduce wasted foods!

This is a great way to disguise sprouts and help teach children to enjoy them if they're not particularly fond.

Image credit: uberculture

Here's what you will need:

1kg potatoes (or leftovers)

500g sprouts (again, use leftovers if you can!)

2 tablespoon plain flour (seasoned with salt and pepper)

Oil for frying

Here's how to cook your bubble and squeak cakes:

1. Peel, chop and boil your potatoes until tender. Drain and return to the hot pan for a few minutes to steam off any excess water which makes them have a floury texture.
2. Boil your sprouts until just tender. Then rinse under cold water, drain and chop as finely as you can.

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3. Mash the potatoes and mix in your shredded sprouts. Using your hands, shape into round flat “cake-like” shapes about ½ an inch thick.
4. Dip each cake into seasoned plain flour, shaking gently to remove as much excess as you can.
5. Heat your oil in a shallow saucepan and fry your bubble and squeak in small batches until lightly browned on both sides (about 2-3 minutes per side). Drain on kitchen paper and serve hot.

Thrifty cuts of meat and fish

If you understand which cuts of meat and fish are cheaper options, you can afford to these proteins most days of the week without worrying about your bank balance.

Chicken

Most people prefer the lean breast meat of our favourite fowl. Unfortunately due to this demand, chicken breast has become increasingly expensive. Even “value range” chicken breast in supermarkets has drastically gone up in price.

Instead, opt for these cheaper alternatives for full flavoured chicken at much cheaper costs:

Whole chicken

For less than the cost of two boned and skinless chicken breasts, you could buy a whole chicken. Once quartered, this could easily provide the basis for two family meals.

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If you buy from a butcher (rather than the supermarket) you can ask for the chicken to be halved (for roasting) or quartered for you at little or no charge. You'd rarely get this service from a supermarket, so if you need to learn how to quarter your own chicken take a look at this tutorial on Video Jug.

Chicken legs

Leg portions will include both the thigh and drumstick. These are ideal roasted, using one whole leg per adult portion.

Image credit: mccun934

Chicken Thighs

Much juicier and flavoursome than the breast, thighs are fabulous as the basis for a casserole. You can also remove all meat from the thighs for use in curries, stews, risotto and for sandwiches.

Chicken drumsticks

Very economical, these prove a favourite for children (especially when roasted or barbecued). I find these are tastier when marinaded in a barbecue sauce or glazed with honey prior to cooking.

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Chicken wings

Although a portion at Pizza hut costs white a lot, these are actually the cheapest portions of chicken you can buy. A kilo should cost you only a couple of pounds and created ideal finger food for a party, buffet dinner or barbecue.

Pork

Generally speaking, I would say that pork is among the cheapest of meats you can buy. However, I must be honest and say that our family does not eat pork at all, so the information I present here is what I have gathered from friends, the internet and my local butcher.

Streaky bacon

This cheaper cut of bacon has a high fat content. While it can be grilled (or fried) on it's own, streaky bacon can be used to flavour soups, pasta dishes and warm salads.

Image credit: Dan4th

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Ribs

Since ribs hold less meat than other cuts of pork, these are very cheap to buy and excellent grilled or barbecued (especially when marinaded in a barbecue sauce).

Collar or Neck End

Being slightly fatty, this section can be cut into pork chops, diced pork or mince. It is suitable for casseroles and roasting as it doesn't dry out easily.

Shoulder

Another cheap cut which is suitable for slow roasting and should have a strong flavour

Sausages

The cheapest sausages you will find in the supermarkets are made from pork.

Sausages are incredibly versatile: cook as the main dish if you prefer; in casseroles, sliced with pasta or baked as Toad in the Hole.

Beef

I love roast beef for Sunday dinners! But unfortunately beef is one of the more expensive types of meat to buy. Here are some ways you can cut down on costs but still enjoy this delicious and flavoursome food:

Braising steak

Far more economical than rump or sirloin steaks, this cut is tough

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and requires a long cooking time. Casserole with stock and vegetables for a delicious alternative, or cube for a tasty stew/curry.

Brisket/Pot Roast

Give me this over a rump joint any day – it really is delicious! Brisket cuts (or those labelled “pot roast”) need to be cooked on a lower heat for much longer than a regular roasting joint.

Image credit: foodistablog

Try adding water in the roasting pan which reaches an inch above the base of the joint, cover with foil and cook at 150 degrees centigrade (gas mark 4) for 20 minutes per half kilo, plus 20 minutes extra.

Tip:

Most supermarkets offer frozen minded beef in their value range. Be sure to dry fry, and add a stock cube to add flavour to make this taste as good as fresh mince.

Minced Beef

This cut tends to me made from the tougher flank of the cow, and is ideal for

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Bolognese, cottage pie, moussaka, burgers, meatballs and as a stuffing for vegetables.

Lamb

Lamb is another meat which is generally considered “expensive”, though nothing beats the delectable taste of spring lamb for dinner on Easter Sunday...

I'm ashamed to see how expensive lamb can be in the supermarkets, even when supposedly on “special offer”. We tend to buy lamb from our local Halal butcher instead, which offers much better value for money; the lamb we buy there is often so fresh that there's barely a couple of hours between the lamb being cut and being placed in our fridge.

Check the prices of lamb at your local butchers or Halal food store before buying from the supermarket. Chances are your money will stretch much further buying lamb cuts locally!

In any case, here are the cheapest cuts of lamb you can buy:

Lamb shanks

Shank is the section of meat and bone that sits above the knee joint and below the leg. It has become a popular cut, so your butcher may have some on hand (if not, ask if you can order some).

These are best slow cooked in stock and offer quite a lot of meat for your money. When served with vegetables or other side dishes, one per person is usually sufficient.

Don't be fooled into buying the expensive pre-packaged shanks in the fresh/freezer section of your supermarket. With just a little more time, you can reproduce the same flavours at home at a fraction of the cost.

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Lamb neck

Another very reasonable cut, the neck may be found cut as chops or de-boned and tied ready for braising/casseroling. Cook on a low heat for longer than you would other cuts of lamb as this can be sinewy and requires a long period of heat to become tender and flavoursome

Lambs liver

While slightly more expensive than pig's liver, lambs liver can become a fabulous dish when cooked with stock-based sauce and root vegetables (liver and onions with mashed potato and green beans, for example...).

It may also be substituted for other slow-cooked meats in dishes such as Stroganoff, or sliced and fried to add to pasta dishes.

I know it's not pleasant to look at or handle when raw, but once cooked it is delicious, nutritious and very very cheap: for less than a pound, you could get enough liver for a four person meal. Our butchers sometimes gives this away for free when we buy other meats from the store!

Image credit: yoppy

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Turkey

Many people tend to consider turkey only at Christmas time. For the rest of the year, turkey remains relatively untouched on the supermarket shelves at much lower prices (and since we are not looking for this meat, we tend not to notice just how low those prices are outside the winter months...).

Compared to buying a whole chicken, turkey is not so cheap (though one does stretch to many more meals). Instead, look our for these cheaper, less wasteful alternatives:

Turkey drumsticks

The last time I went to the supermarket, one huge turkey drumstick cost only £1.29. By huge, I mean the size of drumstick you'd expect cavemen to have eaten. One would easily feed two hungry adults, provided you understand how best to cook this economical meat for maximum flavour

Roasting turkey drumsticks the same way you would a whole turkey makes the meat dry and tasteless. Instead, pot roast them by browning on the stove, add chicken/turkey stock, root vegetables, garlic and herbs if you like, then cook slowly in the oven. This ensures the meat is moist, flavoursome and falls off the bone.

Turkey mince

While slightly more expensive than beef mince, turkey mince is very lean and can be used to make delicious burgers or meatballs .

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Fish

Most of us should be eating more fish in our diets. The Food Standards agency recommends we eat at least two portions of fish each week, one of which to be oily fish (such as sardines, pilchards, salmon or mackerel).

Markets and fishmongers are by far the best places to find fresh fish at good prices. For canned varieties (sardines, tuna, salmon), the supermarkets do offer better value.

Here are some budget-friendly varieties of fish (both fresh and canned) which you could try to include in your weekly meal plans:

Tuna (canned)

Most children I know enjoy tuna, either in sandwiches, salads and even pasta bakes. Allow ½ a can per person, and ensure your tuna is farmed from a “dolphin friendly” source.

Salmon (sometimes!)

Fresh whole salmon used to be considered an indulgent (and somewhat expensive) treat. These days though, you can find whole frozen salmon at a very reasonable price in Aldi, or fresh salmon portions in the value section at Sainsburys.

Image credit: maggiephotos

Canned salmon is reasonably priced and can be used in the same sorts of recipes as tuna.

Sardines

Canned sardines in tomato sauce are probably the cheapest fish product you could buy (not long ago, a Smart Price can was just 13p in Asda!). Try these on hot toast or with a baked potato for a healthy and tasty lunch. Alternatively, make a simple tomato sauce for pasta and add the contents of a can just to heat just before the pasta is fully cooked – it makes a great alternative to bolognese!

Fresh sardines are also very reasonable. Brush with a little oil and grill or barbecue and serve with a squeeze of fresh lemon juice. Take care when feeding to small children though as it's very difficult to remove all the bones.

Kippers

While kippers seem rather old-fashioned, they are delicious served with poached eggs for breakfast (and far cheaper than smoked cod). Most supermarkets sell kippers very cheaply in airtight plastic wrappers, enabling you to “boil in the bag” and preserve the flavour Again, be cautious of bones when serving to children.

Sprats and Whitebait

These small fish offer great value for your money and are best coated in flour then deep-fried whole. Personally, I'm not fond of these fish though my husband assures me they're delicious...

Prawns

King prawns are a big no-no if you're on a tight budget, though small prawns (either fresh or frozen) can be very reasonably priced and great for stir-fries, mild curries and pasta dishes.

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Saving money in the dairy aisle

Milk and dairy products are integral to a healthy balanced diet, especially for growing children. To ensure you can include a range of milk and dairy in your food budget, be aware of which types offer value for money and actual nutritious benefits.

Milk

For most family households, milk is an everyday staple. Yet over the past year, **the cost of milk has increased by up to 25%**.

Image credit: gargoylesoftware

We buy fresh milk from local grocers rather than the supermarket because of the huge difference in price: 99p for a 2ltr bottle, compared to £1.44 from the retail giants. Our grocer's milk is sourced from a local dairy and tastes just as good. It's actually more convenient too!

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Powdered milk is obviously far cheaper. While it's okay in tea or coffee and sometimes in cooked dishes, it's not so good for babies and young children.

The thriftiest families on-line claim that mixing powdered and fresh milk 50-50 tastes just as good and helps our purses stretch further; I'll leave it up to you to decide if that's something you're willing to try.

Cheese

The least expensive cheeses are those which are more sold in greater quantities. Versatile cheddar cheese, for example, costs far less than Stilton, Camembert and oak smoked Wensleydale, and can often be found in the “value” section of your supermarket.

Cottage and soft cheeses are also inexpensive and are good sources of calcium for you and your family.

Even mozzarella and Brie can be found at good value these days, since the demand for such ingredients in our varied diets has increased over the past few years.

Image credit: JacobEnos

I find the cheese products which are marketed for children to be very poor value when compared to regular cheeses: cheesy strings and Babybels, for example, are processed cheeses which contain less nutritional value. Much of the cost included in the price is for packaging. Look at the total weight of these products: you are getting far less cheese for your money than if you bought a decent block of cheddar or Edam cheese!

Eggs

From cakes to omelette's, eggs are a key ingredient in many family recipes and prove an economic alternative to meat when used as the basis for a main course.

Image credit: woodleywonderworks

If you use a lot of eggs, it is cheaper to buy a large tray rather than several small boxes when you need them.

Free-range eggs are more expensive due to the extra costs of caring for the chickens compared to battery hens. Value-range eggs are sourced from battery hens and vary in size (though they are usually smaller). The price between these two ranges can be more than double. Personally I find there is little difference in taste (so long as the value eggs are fresh!), so let your conscience and budget guide

your decision as to which eggs are best for your family meals.

Yoghurt and fromage frais

Tasty for breakfasts, snacks and desserts, yoghurt and fromage frais vary drastically in price, depending which brand and types you choose to buy.

The range available in supermarkets is fascinating: aisle after aisle of character emblazoned pots which guarantee pester power from our hungry, fussy kids. The thing is, when you remove the labels, most of these would actually taste the same.

Image credit: Arik Riley

Tip!

Don't be fooled into paying far more for yoghurt which claim to be “probiotic” or other benefits to your health! Experts are divided as to whether these yoghurt really do have the health benefits described (a couple of years ago, there was a massive lawsuit against Dannon in America due to false advertising about this very claim!).

Plain old natural yoghurt which contains live cultures has been known to have beneficial effects for our digestion for years. It's much cheaper, has far more culinary uses, and can be flavoured with fruits, honey and even jams for those who have a sweet tooth.

For kids desserts, I buy the supermarket own-brand varieties after checking the labels to see exactly what they contain. Despite being almost half the price of the regular own-brand (and miles cheaper than brand names), value-range fromage frais tends to have too many additives for my liking. Petit-Filous (when on special offer) is probably the best brand in terms of flavour and ingredients, which is why so many new mums feed this to their weaning babies. Cream

UHT cream is generally cheaper than fresh cream, and there is very little difference in taste.

For whipped (Chantilly-style) cream, don't pay over the odds for a squirty aerosol: invest in an electric hand whisk instead. It takes only a minute to whip cream up into beautiful peaks to accompany your sweet desserts or top your cup of indulgent hot chocolate.

An even cheaper alternative to cream is evaporated milk. It does taste rather sweet so it won't be ideal for soups and sauces, but it's delicious with hot apple pie and a topping for cakes or gateau.

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How to save on Bread, Pasta and Dried Foods

Rising costs in foods have even affected our daily bread, pasta and other dried goods. Let's take a look at ways we could still save money on this category of foods.

Bread

Once upon a time I could nip round to the corner shop and buy a loaf of sliced bread with change from 50p. Now we are lucky to get change from a pound, even when buying discount “own-brands”!

If you're not into making your own bread, the best money-saving tactic is to buy in bulk when your favourite loaves are on special offer, and freeze them. Most loaves defrost overnight at room temperature. To defrost whole loaves quickly, dampen slightly with water and place in a warm oven.

Sliced bread can be toasted straight from the freezer. Your toaster may even have a “defrost” button! If not, just leave the bread in for slightly longer than normal.

Making your own bread...

Those lucky enough to own a bread maker should at least give this frugal device a try. A loaf of home-made bread can cost literally pennies to make, and you'll be sure of exactly what it contains.

I made the mistake of buying one from a car boot sale. It was clean, very cheap and would have been ideal – except that it didn't come with an instruction manual! If you do buy second-hand, make sure the manual and recipe book are included, as the manufacturers charge a small fortune for replacements (mine would have cost over £15!).

If buying new, many stores offer value bread makers for around £40.

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Check Argos, Amazon.co.uk, Wilkinsons, Asda and Tesco for bargains.

Image credit: Abri_Beluga

Making your own bread by hand is time-consuming but nonetheless a worthwhile experience. Here is a quick recipe for basic white bread to make on a lazy afternoon:

You will need:

700g strong white flour

1 teaspoon dried yeast

1teaspoon salt

200ml lukewarm water

200ml milk (also lukewarm)

30g butter, softened.

A little flour for dusting (optional)

Here's how to make your bread:

1. Sieve your flour into a large mixing bowl and mix with the salt.
2. Make a well in the centre of the flour and pour in some of the water, the dried yeast and the honey. Mix with a wooden spoon until the runny ingredients have combined, then mix the remaining water and soft butter.
3. Using the hook attachment of your electric mixer/hand whisk, mix the dough for about 5 minutes until it becomes elastic

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and comes away from the edges of the bowl easily. You can mix using a wooden spoon and your hands if you don't have a mixer available but this will take much longer (and really makes your hands ache!).

4. Once the dough is elastic, turn out onto a floured surface and knead with your hands for about three minutes until the dough is shiny.
5. Clean your mixing bowl and oil the inside to prevent the dough from sticking to the edges. Place your kneaded dough into the bowl to prove and cover with a tea-towel in a warm place. Leave for one hour to rise until it has doubled in size.
6. Once your dough has risen, use your knuckles to push down on the dough to remove air. Then turn out onto a floured surface again and knead for a further 1 minute. Make into a ball shape and cover again with the tea towel. Leave for a few minutes to rest.
7. Next, fold your dough into a log shape, about as long as your loaf tin. Fold so that the outer edges fold inside, leaving a round shape above and the fold beneath.
8. Place in your lightly greased loaf tin and press into the sides, then cover with a large plastic bag. Leave in a warm place for about 1 ½ to 2 hours until the dough has doubled in size again and is at a higher level than the top of your loaf tin.
9. Preheat your oven to 180 degrees centigrade/Gas mark 4. Just before placing your dough in the oven spray the inside with a little water. This will create steam in your oven which helps develop a lovely crust for your bread.
10. You can sprinkle a little flour over the top of your bread before baking to create a “country-loaf” effect.
11. Bake your bread for about 45 minutes. You can tell when the bread is cooked by tapping on the base: if it is cooked throughout, it will make a hollow sound when tapped.
12. Leave to cook on a wire grill. Enjoy while hot, or leave to cool

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and store in your bread bin/a sealed container to preserve the freshness.

Pasta and rice

The cost of a bag of dried pasta has virtually doubled this past year. But despite this, pasta still proves a frugal basis for a family meal.

If you use a lot of pasta or rice, buy in bulk where you can. Some supermarkets offer large bags of pasta and sacks of rice at a lesser cost per kilo. Alternatively try the public outlets of trade suppliers, health food shops and outlets which allow you to weigh your own dried goods (these are commonly found in indoor markets).

Pulses and beans

Buying your chickpeas, broad beans, lentils and other pulses dried is far more economical than buying even value canned versions.

Try health food and ethnic stores as the cheapest options to buy in bulk and soak overnight before using. To save time in the future, you can always soak more than you need and freeze the drained beans in sealed bags. These defrost quickly in lukewarm water so you can use almost right away.

Thirsty? Be thrifty!

It is recommended that we drink at least 8 glasses (or 1.5 litres) of water each day to maintain our health. Now of course, water from the tap is the cheapest option for drinks on a frugal budget! Unfortunately, most is us (and especially children) prefer not to drink water all day, every day.

Tea and coffee

I love coffee, and most of our house guests drink tea. These

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products are among the few items which I personally will not scrimp on. I have tried value tea and coffee from many different places, and have found them all to be awful! Supermarket own brands can be almost as good as the branded ranges, but don't go for the cheapest, value brands unless you really are scraping the gaps in the sofa for pennies towards your shopping bills!

Fizzy drinks

As responsible parents, we should all be aware that fizzy drinks are bad for our children (and indeed, for our own well-being), even the sugar-free versions. That being said, my husband is virtually addicted to a certain brand of cola and the kids do enjoy fizzy “pop” as a weekend treat...

Tip:

For a cheaper, healthy alternative, try adding juice concentrates to carbonated water. The kids will love creating their own cocktails from different coloured juices!

In moderation, any type of food can be included in a healthy balanced diet, so if your family are partial to a fizzy drink now and again, here are some tips to buy these treats on the cheap.

Try supermarket own-brands instead of branded drinks. For the price of a single 2 litre bottle of a leading cola, you'd be able to buy three or four bottles of a supermarket's brand (and in different flavours too!).

Branded drinks do seem to be on permanent promotions though, with BOGOF and half price offers seeming to pass from one store to the next on a weekly basis. Stock up when the prices are low as carbonated drinks can be stored for a long time in a cool dark cupboard or garage.

Fruit juices and squash

Fruit squashes are a far healthier option than fizzy drinks; they last far longer, and are much cheaper to boot! Most of the branded types we have become accustomed to (fruit with barley, high juice, no

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added sugar, etc.) are now mimicked by supermarket own brands at the same level of quality but at a lesser cost.

Fruit juices can be economical too and contribute towards the ideal “five a day” portions of fruit and veg. Aldi and Netto stock a fabulous range of pure juices (both fresh and from concentrate), or you could take a look at the value/own brand ranges at your local stores.

Image credit: Leonid Mamchenkov

Don't be fooled by “juice drinks” (especially the popular branded ones) as these aren't quite what they appear. Look closely at the labels to see that these drinks are watered down: their actual juice content is often less than 10%, while flavour is created from artificial flavourings, sugars or sweeteners. By all means, water down fruit juices yourself (without all those harsh additives) if your children find pure or concentrate juices too strong.

“Lunch box” bottles are also intended to make us spend more money than we need. Squash can be just as delicious when carried in a trendy drinks bottle or flask. We managed to find some aluminium drinks bottles in Poundland which the kids decorated with transfers and love to drink from because the metal seems to make the drinks taste colder.

Ethics vs. Economy

In an ideal world, free-range, Fair Trade and organic products would cost no more than the less ethical products on the supermarket shelves. Unfortunately, as consumers we are expected to pay a premium for those foods which are better for us – both nutritionally and ethically.

Image credit: Leufstedt

Free-range meat and eggs can cost up to twice as much as container-bred meat; organic fruit and vegetables and Fair Trade products could be 50% more - depending on what you shop for and where you choose to buy it.

This means that those whose food bill budgets are very small must make a choice between ethics and economy: do we buy less (or not at all) in order to shop ethically, or blinker ourselves to the plight of container-bred animals and poorly funded farmers?

Some families choose only to buy free-range meat and organic fruit and vegetables: the foods which matter most to their family's health. Other families choose instead the cheaper options to ensure they can at least afford to include these products in their budget.

It is a difficult choice to make and one which only you and your family can make. For what it's worth, here's my advice: buy ethically

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if you can afford it; if this would make you struggle, then buy what you can afford and don't beat yourself up about it. In either case, you will be doing what you feel is right for your family.

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Chapter

3

Plan your menus in advance

Back in the old days, it seems, housewives planned their weekly menus with meticulous detail and arrived at the grocers armed with a shopping list of only the things they wanted to buy...

As a child, I remember both my mother and grandmother both followed this practice. While daily meals were not planned on paper, they knew in their minds what would be cooked that week and prepared a list of foods to prevent being distracted by offers and unnecessary purchases.

Sadly, in this day and age few of us perform this ultimate practice of frugality, wasting much of our weekly shopping purchases because food has gone bad or we simply cooked too much.

This doesn't only waste our natural resources: it's like throwing money in the bin!

By planning ahead and visiting the supermarket armed with a concise list of items to buy, we can choose to save money and the environment while still enjoying the foods we love.

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Image credit: Theogeo

More reasons to plan your menus

Planning your menus in advance can help you save pounds each week at the supermarket, but it can also save you time and reduce stress:

- Ensure you always have the ingredients you need to cook your family meal
- Plan quick dishes on days when time is short
- Be sure to always have enough food on days when guests will be coming for dinner
- Be able to tell your kids in advance what they will be eating that evening!

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How to plan a week of dinners

The first step is to set time aside for planning your weekly menu. Most prefer to do this on the day before the weekly trip to the supermarket, so plan the day to suit your family's needs.

Get paper and a pen handy to write down your menu plans and all the ingredients you will need to create your meals. You could also use your computer to make your plans, though be sure to have your printer handy for your shopping list later!

What do you already have in stock?

Before settling down to consider meals for each day of the week, take a look in your fridge, freezer and store cupboard.

If you have any food which needs using up quickly, note this down and make a note to combine this in a meal within the next couple of days.

For other stored food, make a mental note of what's already available. If you can use some (or even all) of this stored food for your week's menus, you will save yourself quite a lot at the supermarket!

Consider your family schedule

Are there days of the week when you and your family are busier than others? After-school clubs, late working hours and other evening activities may cause you to have less time to cook. On these days, would it be possible to prepare something in advance or defrost leftovers for a quick family meal?

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Image credit: flik

At weekends, you could make use of the time and be more frugal by buying cheaper cuts of meat (which need to be cooked for longer), or prepare meals and freeze in advance for busier days.

You should also take note of days when extra people will be at the table to be sure you buy enough food to spread across each plate!

Family Favourites and New Ideas...

Every family has their favoured food dishes, whether this be mum's spaghetti the kids preferred pizza and chips.

To make menu planning easier, be sure to add a few family favourites to your weekly plan on the days where you have enough time to be able to cook them.

For example, if Mondays are your busiest, cook spaghetti on Tuesday instead when you're less likely to be stressed by hungry children asking how long until dinner is cooked.

Each week (or fortnight if you prefer) try one new recipe or add a

twist to a family favourite Find inspiration by looking at recipes in magazines, on-line or at the library, check the costs of ingredients and whip up something new to disturb possible monotony!

Plan meals around a main dish

The easiest way to begin planning menus is to think of a few main dishes and accompanying sides.

Vegetables, rice, pasta and potatoes can be bought in bulk, but can accompany a number of different meals. Rather than purchase just enough food for one day's side dish, plan how you could adapt the same ingredients to accompany a different main dish later in the week.

For example, rice could be used plain as boiled rice to accompany chilli-con-carne on Monday, while combined with eggs and vegetables to create egg-fried rice on Thursday.

Stretch your food further...

You should also consider how far these main meals could stretch.

Image credit: Visualpanic

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A whole roasted chicken, for example, could stretch for up to three day's worth of meals:

1. **Day one**: Roast chicken, with potatoes and vegetables
2. **Day two**: Strip all remaining meat from the chicken and use in a stir-fry with frozen vegetables and noodles
3. **Day three**: boil the bones of the chicken and use to create stock for chicken soup/risotto.

In this case, buying a larger chicken than normal will result in plenty of leftovers for your second day stir fry, saving you a few pounds spent on an extra cut of meat for this different day.

Take note of special offers

Most supermarkets offer weekly deals on food staples such as meat, vegetables and dairy products.

Both Aldi and Netto, for example, now offer five different fruits/vegetables at vastly reduced prices each week.

Check out what's on offer by looking at flyers (before recycling, of course) or in local newspapers. If joints of beef are half-price, for example, you could use this for roast beef, cheap steaks and cottage pie (with any meat left over).

The same applies for supermarket vouchers, which we'll look at in detail in chapter 5.

Consider your budget carefully

Your own personal budget will dictate what you can and cannot afford to buy. Things such as meat, branded products and

Tip:

If something is important to you, try to fit it into your budget. “Luxuries” such as a decent jar of coffee or a bar of Green and Blacks chocolate can make you feel as though you've indulged yourself, even when you've cut back to the minimum on everything else.

speciality foods are more expensive than basic canned foods, frozen goods and baking supplies. You may even consider these to indulgent, and or beyond your current means...

These days, I count my blessings: our budget enables us to eat meat or fish every day of the week if we choose. In days past, my financial fortunes were not so good. At one point, I considered myself selfish for wanting branded instant coffee instead of Netto's cheapest option, and a Sunday roast with all the trimmings was something I needed to save for weeks in advance.

If times are hard for your family, don't despair! I promise you can afford to eat healthily, to enjoy your meals on even the smallest of budgets. The trick is to learn how to make the best of what you can afford.

Set aside your budget for everyday items

Milk, bread, fruit and breakfast foods are likely products you will need for your family every day. It's important to work out how much you need to spend on such items (plus things you may need for packed lunches and snacks). When times are hard, work out if you can cut costs on these everyday items, such as:

- Buying larger bottles of milk to split into smaller bottles and freeze
- Buy own-brand sliced bread (reduced cost day old bread) to freeze and defrost as needed
- Choose fruit which is on a weekly offer instead of your regular choices (as this may halve your outgoings).

Your budget for every day items should be deducted from your overall weekly food budget. The remainder is what you can afford to spend on main meals and any indulgent snacks/desserts your family would enjoy.

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Work out the cost per meal

Rather than work out a daily budget for your meals, it is better to work out the cost per meal that you would like to create. This way, on days when you cook very cheap meals (soup, omelette, a store-cupboard dinner), the money you save can contribute towards the cost of a more expensive meal instead.

Don't forget that you may not use all of one item for each meal you create. For example, a bag of pasta could stretch to two meals or more; the same applies for vegetables and even cuts of meat. Many ingredients may already be in your store cupboard or freezer.

Tip!

Kids sweets can work out really expensive, especially if your children demand a pack of sweets each day. Instead, get the kids involved making fairy cakes or other inexpensive treats. It will cost far less, and they'll have fun making them!

Two Week Meal Plan Examples

Here are two examples of weekly meal plans based on supermarket shopping at Tesco and Asda. These plans only include main meals for the week (not breakfast or lunch) running from Sunday to Monday, and are based on feeding a family of four, with two adults and two children.

With a little forward thinking, leftovers from these meals could contribute towards frugal lunches (or school lunch boxes), meaning only a few more pounds need to be spent on breakfasts, lunches and snacks.

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Week One

This menu plan includes goods purchased from Tesco. Some of these ingredients will also contribute towards next week's menu plan recipes.

Sunday: Beef stew and savoury pancakes

Monday: Shop-bought lasagne with green salad and garlic bread.

Tuesday: Lamb chops with spicy salsa and rice

Wednesday: Cottage pie and mixed vegetables

Thursday: Honey chicken drumsticks, home made chips and salad

Friday: Tuna pasta bake

Saturday: Sausage and bean cassoulet

Total Spend: £26.11

Week One shopping list and costs

Food	Cost
Stewing beef	£2.68
Minced Beef (MV)	£1.21
Chicken Drumsticks	£2.61
Pork Sausages	£0.99
Family Size Lasagne (MV)	£2.98
Potatoes (MV)	£0.69
Swede	£0.60
Carrots (MV)	£0.69
Seasonal Salad	£1.00
Onions (MV)	£0.69
Red and green peppers	£1.48
Pasta (MV)	£0.45
Long Grain Rice (MV)	£0.98
French Stick	£0.65
Can chopped tomatoes @33p (x2)	£0.66
Can tuna (MV)	£0.55
Batter Mix	£0.08
Stock Cubes – chicken, beef and lamb @75p (x3)	£2.25

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Chilli Powder (bag)	£0.57
Cooking Salt	£0.78
Black pepper (MV)	£0.15
Vegetable Oil	£1.08
Total Spend	**£26.11**

*MV = Tesco's “Market Value” range

Correct as of 26/03/2009

Week One Recipes

Beef stew and savoury pancakes

As a little girl, my favourite meal was Nan's “Corned beef hash” and pancakes. Strictly speaking, this wasn't corned beef hash: instead it was a stew which substituted meat for the cheaper canned alternative.

This still proves and incredibly frugal meal, but since my husband doesn't like corned beef I learned how to make a hearty beef stew instead.

I'll explain how to transform this into corned beef and lamb stew afterwards, but first is the Glamumous recipe for beef stew and savoury pancakes: guaranteed to create clean plates!

What you will need:

For the stew:

600g beef stewing steak	3 medium carrots
2 tablespoons plain flour	2 beef stock cubes
3 medium potatoes	1 litre water
Half a swede	3 cloves garlic
1 onion	Salt and pepper to taste

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Half a teaspoon chilli powder

2 tablespoons vegetable oil

For the pancakes:

2 medium eggs

200ml water (approx)

12 tablespoons flour

Salt and black pepper to taste

200ml milk (approx)

2 tablespoons vegetable oil

Here's how to cook your beef stew and savoury pancakes:

1. Trim the fat from your beef stewing steak, and chop into cubes about an inch square.
2. Season the flour with a little salt and pepper in a mixing bowl. Coat your cubes of stewing beef in the seasoned flour.
3. Warm the vegetable oil in a large saucepan and fry the seasoned beef until it begins to brown. Crumble the two beef stock cubes over the beef and stir thoroughly.
4. Peel and roughly chop the potatoes, swede, carrots and onions into inch big cubes. Rinse in cold water then add to the pan, stirring thoroughly so they become coated with the stock.
5. Peel and thinly slice the garlic and add this to the pan with the chilli powder and extra seasoning Pour water over the stew until the meat and vegetables are just covered.
6. Bring to the boil then turn down the heat and simmer for an hour until the meat is tender and the vegetables very soft.
7. Taste the gravy for seasoning and add extra salt/pepper or an extra stock cube as required. If you like your gravy very thick, you could add a couple of teaspoons of your favourite gravy granules at this point.
8. For your pancakes, sieve the flour and seasoning into a large mixing bowl and create a well in the centre Break your eggs into this well and mix gently with a fork until all ingredients are combined and you have a thick sticky mess.
9. Add just enough milk to make the mixture easier to mix

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(we're going for the consistency of runny honey). Continue mixing until most of the lumps have disappeared, then add enough cold water for the mixture to become runny, yet still coat the back of a spoon.

10. Get a heavy-based frying pan and add about a teaspoon of your oil (just enough to coat the base). Place on a very high heat until the oil begins to smoke.
11. Pour just enough of your batter mix into the pan to cover the base. As a guide, I use one ladle of batter for a 10 inch frying pan. Swirl your batter around to evenly coat the base of your pan and fry until the base is cooked and golden.
12. Use a spatula to turn the pancake over gently and cook the other side. If you're feeling lucky, you could try tossing your pancake though this often turns out quite messy!
13. Once cooked, place a pancake or two on each plate and spoon over some of your cooked beef stew. Serve with a smile as your fussy kids demolish the tasty contents of their plate and beg for seconds!

This recipe is enough to cook about 12 pancakes and enough stew for second helpings or a light lunch. The stew tastes even better when reheated the next day and is ideal to freeze for a quick meal on a busy day.

Variations on the Beef Stew recipe

For those who prefer lamb, use shoulder or neck fillet instead of the beef and add a sprig of rosemary to the mix. To make the dish stretch even further, add a tin of cannelloni beans when the meat is almost cooked.

To try my Nan's corned beef recipe, omit the beef at the beginning and cook only the vegetables until they are soft. Make sure the tin of corned beef is cold by keeping in the fridge overnight prior to cooking your meal. Once the vegetables are cooked, cut your corned beef into half inch cubes and add to the stew. Cook for

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around 5-10 minutes until the corned beef is thoroughly warmed and begins to crumble.

Shop bought lasagne

Along with basic pizzas and French bread, this is one food item I prefer to buy pre-made. When buying ingredients to make your own, it costs only fractionally less than buying a family sized fresh or frozen lasagne from the supermarket. Combined with the time and effort it takes to make... You do the maths!

Illustration 3: Image credit: StartCooking

The best pre-made lasagne we have found is Chicago Town's Classic Beef (which you can sometimes find in Farmfoods, Netto and Jack Fulton stores for about £2). Aldi also offer a tasty variety which costs £2.30 at the time of writing this ebook.

Failing that, buy a family sized lasagne from your supermarket. The cheapest value ranges usually have less meat so if it's not too expensive just go for the normal home brand.

Cook according to the instructions on the packet, preferably in the oven (rather than microwave) as this makes the lasagne taste so much better! When almost ready, add a generous handful of grated

cheddar cheese and a handful of breadcrumbs to the topping then return the oven to melt the cheese and brown slightly. Adding a teaspoon of mixed herbs is also quite tasty.

These additions transform the lasagne into a much more tasty meal. Serve with garlic bread (see recipe above) and some seasonal salad.

Lamb chops and spicy salsa

In recent years, lamb has become increasingly expensive. If you live near an ethnic butchers which sells Halal meat, you'll likely find this much cheaper than the minute portions available in the supermarket (and your butcher will be happy to cut your chops exactly the way you prefer).

Failing this, look in the freezer section of your supermarket to see if any value lamb portions are available as this would be your cheapest option.

The salsa is very quick and easy to make; it's delicious eaten with French bread and provides a tasty accompaniment to the lamb.

Here's what you will need for this recipe:

4 (or more) lamb chops	1 onion
Teaspoon dried rosemary	3-4 cloves garlic
Can chopped tomatoes	Heaped teaspoon chilli powder
Tablespoon of tomato purée	2 tablespoons of vegetable oil
200ml vegetable stock (leftover liquid from the hearty vegetable soup is ideal)	Level teaspoon ground coriander or handful fresh coriander if available
Half each red and green peppers	Salt and black pepper to taste

Here's how to cook this meal:

1. Preheat your grill to a moderate heat. Brush your lamb chops

with a little of the oil and crumble the rosemary over the meat. Season with a little salt and pepper, then pop under the grill.

2. While the chops are cooking, add the remaining oil to a deep frying pan/wide saucepan.
3. Finely chop the onion and fry for about 3 minutes until soft. Roughly chop the red and green peppers and add to the pan.
4. Peel and finely slice the garlic. Add to the pan along with the chopped tomatoes, tomato purée, spices and season to taste. Keep on a moderate heat until stirring often until the liquid begins to reduce and the salsa loses most of the tartness from the tomatoes.
5. Add your vegetable stock and turn up to a high heat. When the salsa comes to boiling point, reduce the heat and simmer for about 10 minutes for the sauce to thicken again.
6. Meanwhile, tend to your lamb chops until they are thoroughly cooked, turning often and adding a little extra seasoning of required.
7. Hopefully your salsa and chops should be ready at about the same time: when the lamb is nicely browned and the peppers have softened. Serve with rice or simply with crusty bread for a lighter meal/lunch.

Tip!

If you cook more salsa than you can eat, cool and store in the fridge to eat with tortilla chops for a healthy and tasty snack.

Simple Cottage Pie

As far as I can tell, the main difference between “shepherd's” and

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“cottage” pie is the meat: minced lamb makes shepherd's pie, while minced beef makes cottage pie.

I prefer using minced beef (which is usually cheaper too) though you could use lamb if you prefer and add a little rosemary to the casserole for extra taste.

Image credit: philcampbell

One great advantage of cottage pie is that you can create this in advance and freeze/refrigerate for finishing in the oven later. This is a time-saver if you have a free afternoon to cook in advance for the busy week ahead.

Here's what you will need:

450g (approx) minced beef

2 beef stock cubes

1 onion

6-8 medium potatoes

1 clove garlic, finely chopped

Salt and pepper to season

1 tablespoon butter/margarine

A little milk

Optional extras: grated cheddar, mayonnaise and breadcrumbs for extra-tasty topping.

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Here's how to cook your cottage pie

1. Preheat your oven to 200 degrees centigrade/Gas mark 6
2. Peel and chop your potatoes into small cubes. Start to boil in salted water while you prepare the casserole.
3. Finely chop the onion and add to a wide saucepan (I prefer to use a wok) with the minced beef. Don't add any oil to the pan as the mince will release lots of fat.
4. When the onions soften and the mince begins to brown all over, crumble your stock cubes into the pan and add the garlic with salt and pepper to taste.
5. If there is lots of oil from the mince, spoon out some of the excess and discard. Cover and simmer the mince for about 20 minutes, adding a little water if the casserole becomes too dry.
6. Once the potatoes are cooked, remove from the heat and drain. Return the cooked potatoes to the empty pan and add a dash of milk, the butter/margarine and salt/pepper to taste. Mash well with your potato masher. If you liked my recipe for mashed potato (earlier in the chapter) add your mayonnaise and grated cheddar cheese too.
7. Transfer your mince to a deep casserole dish or roaster. We use a rectangular roaster about 10 inches wide, though you can adjust to whatever type of oven proof dish you have at hand.
8. Gently spoon the mashed potato over the minced beef in large lumps. Once it's all there, use a fork to even out the potato and create a pattern if you like. Sprinkle breadcrumbs over the top of the mashed potato (if using) to ensure a crispy potato topping.
9. At this point, you can freeze/refrigerate your cottage pie for later consumption. If you freeze, defrost at room temperature for about 6 hours and continue cooking from step 10.
10. Place the casserole in your preheated oven for about 25

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minutes until the top is golden brown and the mince is bubbling beneath. Serve with green vegetables and lashings of gravy.

Image credit: di_the_huntress

Honey chicken drumsticks and home-made chips

Chicken drumsticks are among the cheapest cuts of meat you can buy. For a pack of 7-8 at Tesco, you'll certainly pay under £1.50.

Kids love drumsticks because they can be eaten by hand. Marinading in a honey-based mixture adds a delicious flavour, making this recipe fun and grown up at the same time. Home-made chips are wonderfully simple. I've always preferred the taste of home-made chips to frozen pre-made varieties and you'll find them cheaper too!

Here's what you will need:

For the drumsticks

Pack of 7-8 chicken drumsticks (or bought from your local butchers)

3 tablespoons runny honey

1 teaspoon soy sauce

1 tablespoon vegetable oil

Salt and pepper to taste

For the home-made chips

4 medium waxy potatoes (Red potatoes nearly always make great chips!)

Your deep-fat fryer (or a saucepan half filled with vegetable oil)

Here's how to cook your meal:

1. Preheat your oven to 175 degrees centigrade/Gas mark 4.
2. Combine the honey, soy sauce, oil and seasoning in a large mixing bowl, mixing with a fork or hand whisk.
3. Coat each chicken drumstick in a thin layer of the mixture and place on greased baking tray. Cook in the oven for about 25 minutes until the chicken is cooked throughout and the skins are slightly browned (and very sticky!).

Tip:

To save time, place enough drumsticks for your meal in a freezer bag, pour in the marinade ingredients and leave in the fridge overnight. The marinaded chicken can also be frozen to cook later in the week.

4. Meanwhile, heat up your deep-fat fryer or your saucepan filled with oil. If using a fryer, use a moderate heat setting. If cooking on the stove, use a medium heat and warm until a cube of bread turns golden in 3 seconds. Once the oil is at the correct temperature, gently place your chips in the oil and cook until golden brown (usually about 10 minutes).
5. Drain your chips on kitchen paper to remove excess oil and sprinkle a little salt over if preferred. Wrap a small strip of foil around the bone of the drumsticks (so the kids don't sticky their fingers with the coating) and serve with a chunky seasonal salad for the ultimate in finger food fun!

Tuna Pasta Bake

It seems there are hundreds of variations on the pasta bake theme. Here is a cheap and cheerful recipe which works for us:

What you will need:

300g uncooked pasta shapes	Tin sweetcorn
1 tablespoon vegetable oil	Tin of tuna chunks
Tin chopped tomatoes	1 clove garlic
1 tablespoon tomato purée	½ an onion, finely chopped
200ml water	3-4 spring onions
Salt and black pepper to taste	100g grated cheddar cheese

Here's how to cook your pasta bake:

1. Cook your pasta as normal in a pan of salted water
2. Meanwhile, heat the oil in a deep saucepan and add the chopped onion.
3. Once the onions soften, add your can of chopped tomatoes and tomato purée Finely chop/crush the garlic and add to the pan with salt and pepper to taste.
4. Cook the tomatoes for about 5 minutes on a moderate heat until the tomatoes have lost their tartness. Then add the water, bring to the boil and simmer for a further 5 minutes.
5. Finely slice the spring onion and drain the tuna and sweetcorn.
6. Once the pasta is cooked, drain and transfer to a large casserole dish. Add the tomato sauce and all other ingredients except the grated cheese and mix thoroughly.
7. Top with the grated cheese and cook in the oven for a further 15-20 minutes until the cheese begins to brown and the sauce bubbles.

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8. Serve with garlic bread and a seasonal salad.

There are many twists for this recipe: you could add sliced black olives to the mix; flavour with your favourite herbs, or substitute the tuna for cooked chicken, salmon or even sliced sausages! Try something different and see which of your creations your family enjoy the most.

Sausage and bean cassoulet

Sausages offer an economic means of including meat in your menu plan. It's usually possible to buy frozen sausages for under a pound a pack in your supermarket's value range, though if you can afford to, source your sausages from a reputable butcher instead as these will shrink less when cooking and are much tastier.

Image credit: mccun934

This French inspired recipe tastes wonderful and uses inexpensive ingredients. The beans ensure this dish is highly nutritious and it's best eaten with crusty bread (though you could add some boiled potatoes or rice for the kids if that's what they prefer).

Here's what you will need:

8 sausages (Turkey or pork is best}

1 tablespoon vegetable or olive oil

1 large onion, peeled and finely chopped

4 cloves garlic, crushed or finely chopped

2 large carrots, peeled and sliced

2 stalks celery, diced

1 can white beans

1 can chopped tomatoes

200ml chicken stock

1 bay leaf

1 teaspoon dried thyme

1 heaped tablespoon butter

About a cup of breadcrumbs

A handful of fresh parsley (or a heaped teaspoon of dried parsley if you don't have access to fresh)

Here's how to cook your sausage and bean cassoulet:

1. Preheat your oven to 180 degrees centigrade/Gas mark 4.
2. In a large saucepan, fry the sausages until they just start to brown, then set aside.
3. Peel and crush two of the cloves of garlic. Add to the saucepan along with the onions, carrots, celery and thyme. Fry until the onions soften.
4. Add the chopped tomatoes, chicken stock, bay leaf and return the sausages to the pan. Bring to the boil and simmer gently for 20 minutes.
5. Meanwhile, crush the two remaining cloves of garlic. Melt the butter in a frying pan, then add the garlic, chopped parsley and breadcrumbs.
6. Transfer the sausage mix to a casserole dish, and sprinkle the seasoned breadcrumbs over the top. Bake in the oven for about 30 minutes until the breadcrumbs are golden and crispy and the sauce is bubbling hot.

Week Two Menu Plan

This menu is based on food purchased from Asda and includes

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many items from the budget “Smart Price” range. Some of the ingredients used in this recipe are brought forward from last week's spend.

Sunday: Roast chicken portions, with mashed potatoes, vegetables, Yorkshire puddings and gravy.

Monday: Spicy chicken spaghetti

Tuesday: Hearty vegetable soup with bacon and garlic bread

Wednesday: Chilli con carne with jacket potatoes and salad

Thursday: Prawn stir fry and noodles

Friday: Chilli pizza and home-made potato wedges

Saturday: Spicy lamb casserole with rice

Total cost: £23.39

Week two shopping list and costs

Food	Cost
Medium whole chicken	£3.92
Minced Beef (SP) @ 99p 400g pack (x2)	£1.98
Lamb neck fillet	£3.75
Prawns (SP)	£1.17
Large cheese and tomato pizza (SP)	£1.69
Potatoes (SP)	£0.81
Carrots (SP)	£1.08
Leeks	£1.48
Onions (SP)	£0.67
Garlic	£0.34
Bag green salad (SP)	£0.50
Stir-fry vegetables (SP)	£0.98
Baking potatoes (pack 4)	£0.72
Mushrooms	£0.74
Frozen Mixed Vegetables (SP)	£0.70
Egg noodles	£1.14
Batter mix	£0.08
Canned chickpeas	£0.30
Can chopped tomatoes (SP) @ 33p (x2)	£0.66

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Tin kidney beans (SP)	£0.19
Tomato purée	£0.50
Total spend	**£23.39**

*SP = Asda's “Smart Price” range

Correct as of 26/03/2009

Week Two Recipes

Here are the recipes for all main meals in week two.

Sunday Roast Chicken

For this recipe, we will be using half of the whole roast chicken we bought for this week.

You need to cut the chicken in half and divide into portions (thigh, drumstick, breast, wings, back) into enough portions for the whole family to enjoy a piece or two.

Image credit: Whotheheckareyou

VideoJug has an excellent tutorial to show how to quarter a chicken if you are unsure. Alternatively you could buy your chicken from a butchers and ask them to quarter the chicken for you.

It does work out much cheaper to cut your own chicken into portions

than to buy these separately!

To roast your chicken, place the pieces in a roasting tin, drizzle oil over the portions and season with salt and pepper. We like to drizzle soy sauce over the chicken for extra flavour, though you could use rosemary, liquid stock or any other flavouring you prefer.

Cover with tin foil (or a lid for your tin, if you have one) and cook at 180 degrees (Gas mark 4) for about 45 minutes or until the juices run clear. Then remove your lid/foil and cook uncovered for a further 15 minutes to crisp up the skin.

Yorkshire puddings

My own Yorkshire puddings are more successful when I use a packet mix rather than creating the mix from scratch. It works out at only a few pence more expensive too!

Combine the contents of your batter mix with an egg and as much water as stated on the packet. Get your pudding tin ready and pour a teaspoon of oil into each section. Turn the oven up to the highest setting, and be sure your chicken is already cooked (as you won't be able to open the oven door until your puddings are cooked!).

Heat your pudding tin on the hob until the oil begins to smoke, then remove and divide your pudding mixture between the sections (each should be no more than halfway full). Immediately put your pudding tin in the oven and close the door. Leave for about half an hour until the puddings have risen, browned, and are ready to be eaten.

My favourite mashed potato recipe

I reckon everyone has their own idea of perfect mashed potato, but if you're interested here is the version which goes down best at the Glamumous dinner table:

1. Peel two medium sized potatoes per person; chop into small cubes about 1-2 cm thick.
2. Wash your potatoes, and place in a large pan with just enough water to cover. Add a pinch of salt to the water and bring the pan to the boil.

3. Your potatoes should cook quite quickly so keep an eye on them. We don't want them to cook too much, so as soon as a potato cube slides off a sharp knife, they are ready.
4. Drain your potatoes and return to the pan. Add a splash of milk and a generous knob of butter.
5. Next (trust me on this!) add a heaped tablespoon of mayonnaise and a handful of grated cheese (if you have some spare). Mix well and begin mashing your potatoes with a hand masher.
6. Check for seasoning and add extra salt and pepper to taste. If your potatoes seem runny, place the saucepan back on heat and stir constantly until the mash firms up again.
7. Serve immediately!

Serve your chicken, Yorkshire puds and mashed potato with your mixed vegetables and gravy for a cheap convenient Sunday roast.

Spicy Chicken Spaghetti

This recipe is based on a North African dish which our whole family enjoy. Adjust the amount of seasoning to suit your family's taste (or leave out altogether if you don't like spicy food!).

Here's what you will need:

The remaining half of the chicken, cut into portions

Tin chopped tomatoes

Tomato purée

One medium onion

Half a bulb of garlic

3 Bay leaves

Salt, pepper and chilli powder

500 gram bag of spaghetti

250ml water

Here's how to cook your spicy chicken spaghetti:

1. Peel and finely chop one whole onion. Add to a wide saucepan with 3tablespoon vegetable oil and fry the onions

gently until they become glossy.

2. Add the chicken portions and fry until the skins begin to brown.
3. Open the can of chopped tomatoes and add to the pan, along with the tomato purée
4. Peel and crush your garlic (or chop finely), then add to the pan with salt, pepper, half a teaspoon of coriander and a teaspoon of chilli powder .
5. Soak your bay leaves in a cup of hot water for two minutes (to soften them) then add to the pan.
6. Cook this whole mixture (stirring often) for at least ten minutes, until the tomatoes have lost much of the tartness. Then add the water, stir and cover.
7. Leave your sauce cooking for around 40 minutes on a low heat, stirring often and topping up with water as required until the chicken is cooked through. We're aiming for a consistency of sauce which coats the back of a spoon without being too runny.
8. Once the chicken is cooked, drain your chickpeas and stir into the sauce. Put the spaghetti on to boil and cook according to the instructions on your pack.
9. In the meantime, use a slotted spoon to take out the chicken portions and keep warm while you deal with the pasta and sauce. Remove the bay leaves and discard.
10. Drain and rinse the pasta when cooked and return to the pan. Spoon in enough of your spicy sauce and stir until coated, reserving a small amount in the pan.
11. Divide your spaghetti between four plates, and top each with a portion of chicken and an extra spoonful of sauce, and enjoy!

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Hearty vegetable soup with bacon

Of the many variations of vegetable soup, this has proved a family favourite Most of the vegetables used should be available year round, though feel free to adjust depending on what's in season or available to you locally.

This recipe will cook enough for 12 modest portions, making it an ideal meal for freezing or using for lunches later in the week.

What you will need:

2 medium potatoes, washed & peeled

1 onion, peeled and chopped roughly

3 large carrots

Half a white cabbage

2/3 sticks of celery

Half a swede (remainder from last week)

3 leeks

3 cloves garlic

Can chopped tomatoes

Salt and pepper to taste

2 tablespoons of butter/margarine

3 bay leaves

Fresh parsley/herbes de Provence

2-3 rashes of lean bacon/turkey rashers

How to cook your hearty vegetable soup

1. Roughly chop your potatoes and onion; place in a saucepan with enough water to cover. Bring to the boil then simmer for about 5 minutes then drain and set aside.
2. Meanwhile, peel and roughly chop all other vegetables
3. Melt the butter in a deep/large saucepan. Add all of the vegetables (except the canned tomatoes) and sweat these for about 10 minutes. This releases any sourness from the taste. You'll know they're ready when the pan begins to smell wonderful...
4. Add the potatoes and onion plus the chopped tomatoes, bay

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leaves and a handful of chopped parsley/a teaspoon of herbes de Provence to the pan. Season to taste with salt and pepper, and simmer for about 15 minutes until all vegetables are soft.

5. Drain the contents of your pan, setting the liquid aside for now. Reserve a third of the vegetables.
6. Place the remaining 2/3 of cooked vegetables in a blender and purée You could also use a hand blender/smoothie maker for this!
7. Transfer your vegetable purée and the other cooked vegetables back to the saucepan, adding as much of the reserved stock as you prefer to thin the consistency of your soup. Stir thoroughly, and transfer any soup for later consumption to your freezer containers.
8. Chop the bacon rashers into thin strips and fry quickly in a little butter. Warm your soup through and serve, topped with the fried bacon.

This is a very filling, nutritious and tasty soup (particularly with the bacon topping). You could purée the whole soup if your kids prefer a smoother texture. Be creative – there are plenty of other wholesome toppings to experiment with to vary the taste of this dish!

Tip!

When freezing soup or other sauce-based dishes, be sure not to fill your container to the brim as the liquid will expand when frozen.

Home-made garlic bread

Garlic bread can be bought cheaply from the supermarket, but I prefer to make our own using French baguettes and garlic butter.

You will need:

One long French baguette (preferably a little undercooked!)

3 cloves garlic

2 tablespoons butter

1 teaspoon parsley/mixed herbs

Here's how to make your garlic bread

1. Preheat your oven to 220 degrees centigrade/Gas mark 8
2. Peel and crush your garlic. Add to a small cup with the butter and herbs
3. Using a fork, beat together until smooth and evenly distributed.
4. Slice your baguette diagonally into inch thick slices.
5. Spread a small amount of garlic butter on each slice of baguette, and lay on a baking tray.
6. Place in the oven for about 5 minutes until the butter has melted and the edges of each slice is browned. Serve while hot!

Chilli con carne

This is probably my husband's favourite recipe of this book! I always cook extra to accommodate extra dinner guests and ensure there are leftovers for another meal (such as Chilli Topped Pizza) as it tastes even better when warmed up!

My secret ingredient is the Henderson's Relish which is produced and distributed in South Yorkshire. If you can't get hold of this, a dash of Worcestershire sauce tastes just as good instead.

Tip:

Chilli is also tasty served on a bed of tortilla chips, topped with soured cream and a sprinkling of chives.

I find it easier to cook this in a large wok though a large saucepan works just as well.

Here's what you will need:

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900g (2 packs Asda Smart Price) Minced beef

1 onion

3 cloves garlic

2 beef stock cubes

Can chopped tomatoes

2 tablespoons tomato purée

Can kidney beans

Handful of chopped mushrooms

1 teaspoon chilli powder

A dash of Henderson's relish/Worcestershire sauce

Salt and black pepper to taste

200ml water

Here's how to cook Glamumous Chilli con Carne:

1. Dry fry your minced beef and chopped onion (no oil, as the mince will release lots of fat while cooking).
2. Once the mince begins to brown all over, crumble your two stock cubes into the pan, stirring all the time.
3. Allow to cook for a few minutes while you peel and finely chop the garlic. Add this to the pan along with the can of chopped tomatoes, tomato purée, salt, black pepper and chilli powder to taste.
4. Add your water then bring to the boil; simmer for about 30 minutes adding more water if your sauce begins to dry out. Stir often to ensure it doesn't stick to the bottom of the pan.
5. Add a dash of Henderson's Relish/Worcestershire sauce (make sure it is literally a dash, or the taste will be overpowering once your chilli is cooked!). Drain your kidney beans, rinse and add to the mix along with the chopped mushrooms .
6. Continue to simmer for around another ten minutes until the mince and beans are thoroughly cooked.

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Quick Jacket Potatoes

I don't have the patience to cook jacket potatoes for hours in the oven. Instead, I cheat a little to have these ready in just 20 minutes or less.

Simply wash your potatoes and prick all over with a fork or sharp knife. Wrap these in cling film, and put in the microwave on high for about 10 minutes (for 4 baking potatoes, adjust for larger/smaller batches).

Once the potatoes are softened (check by squeezing through a clean tea-towel), remove the cling film and place in a very hot oven until the skins are browned.

Fluff up the inside of your potatoes by squeezing gently through a towel before cutting open. Fill with your favourite topping (such as *Chilli con carne*, see recipe above).

Prawn stir-fry and noodles

After our youngest daughter was born, I was quite ill and stayed in hospital for some time. This was the first meal my husband cooked for me when I arrived home: quick and easy, it goes down a treat with the kids and deserves a place with the frugal recipes in this book!

What you will need:

250g fresh prawns (we use Asda's Smart Price packet)

Pack of family size stir-fry vegetables

4 portions of medium egg noodles

Soy sauce, chilli powder, 3 cloves garlic, salt and pepper...

...*or* a sachet of your favourite stir-fry sauce

Sesame seed oil (or olive oil)

How to cook your prawn stir fry and noodles:

1. Bring a saucepan of water to the boil and add your egg

noodles.

2. In your wok/deep frying pan, add a teaspoon of sesame seed oil/olive oil and heat gently.
3. Add the prawns, chopped onion and garlic and fry on high heat for about 3 minutes. Then add your seasoning/stir fry sauce and stir.
4. Combine this with your stir-fry vegetables, stir quickly and cover with a lid.
5. Cook for a further 2-3 minutes. Add extra seasoning or soy sauce to taste.
6. Drain your noodles and either combine with the stir-fry or arrange on a plate and pile your prawns and vegetables on top. Serve while hot and enjoy!

You could substitute your prawns for cooked chicken/pork/beef or even king prawns as required; you could also cook rice instead of noodles.

Image credit: infini

Our families are the best judges for taste so vary your seasoning

until you find a flavour which everyone enjoys.

Chilli topped pizza

This is a very easy dish to cook. In fact it's so simple, you could ask older kids to cook dinner while you supervise (of course) and file your nails.

Here's what you will need:

One large cheese and tomato pizza

Leftover chilli con carne

Grated cheese (optional)

Here's how to cook your chilli pizza:

1. Preheat your oven to to about 180 degrees centigrade/Gas mark 4
2. Take the packaging off your pizza and spread your chilli evenly over the top of the pizza
3. Add the extra grated cheese if required
4. Place in hot oven, adding five minutes to the cooking time stated on the packet (to ensure the chilli is cooked throughout)
5. Remove from oven, cut into slices and enjoy!

Home made potato wedges

Shop bought potato wedges can be delicious, but home-made ones are even tastier and are not difficult to make!

Image credit: Homecooked by Deedee

Here's what you will need:

Six medium potatoes

Salt and pepper

Olive oil

Here's how to cook your potato wedges:

1. Preheat your oven to 220 degrees/Gas Mark 8
2. Bring a pan of water to the boil
3. While waiting for your water to boil, wash your potatoes and scrub any nasties from the skins.
4. Slice each potato in half, then each half into about 4 even sized wedges.
5. Add your potatoes to the hot water and boil for 5 minutes until just beginning to cook.
6. Remove from the heat and dry on kitchen paper (or a clean tea towel).

7. Place the potatoes in a mixing bowl and drizzle olive oil all over. Sprinkle with salt and pepper to taste (add a dash of paprika or chilli powder for a spicy coating) and mix everything together so all wedges are coated in a thin layer of seasoned oil.
8. Transfer potatoes to a baking tray and cook in the oven for about 30 minutes, turning every ten minutes or so. Once they are golden brown and crispy, place in a serving dish and serve with dip or mayonnaise.

Spicy lamb casserole

This is a rich, wholesome and very yummy casserole made with cheap cuts of lamb with a sweet spicy taste.

This recipe uses honey and cinnamon (meaning-my husband wouldn't eat it if he knew my secret ingredients!), but trust me: it doesn't taste sweet! These ingredients add an extra depth of flavour and really make this dish something special – even though it is rather cheap to make!

Here's what you will need:

2 tablespoons plain flour

2 tablespoons vegetable oil

Lamb neck fillet, cut into inch thick slices

Can chopped tomatoes

3 medium carrots, peeled and sliced

2 medium onions, cut into eighths

Can chopped tomatoes

1 teaspoon ground cinnamon

3 tablespoons of runny honey

A sprig of rosemary (optional)

400ml Lamb stock (see below)

Salt and black pepper to taste

Here's how to make spiced lamb casserole:

1. Preheat your oven to 180 degrees centigrade/Gas mark 4
2. Place your flour in a mixing bowl. Add a sprinkling of salt and

pepper to season, then toss the pieced of lamb to coat thinly.

3. Heat the oil in a large casserole dish on the stove. Fry your seasoned lamb pieces gently in batches until they begin to go brown, then set aside.
4. Add your onion and carrots to the pan; cook for about 5 minutes until they begin to go brown. Then empty your chopped tomatoes, honey, cinnamon and rosemary (if using)
5. Make your lamb stock by adding two lamb stock cubes to 400ml of boiling water. Mix well until the stock has dissolved and add to the casserole.
6. Return the lamb to the pan and season with salt and pepper to taste. Bring to the boil then simmer gently for a few minutes for the flavours to develop.
7. Once the casserole has reached boiling point, remove from the heat and cover. Place in the oven for 1 hour and 30 minutes (or until the lamb is tender). Serve with rice, potatoes or delicious French bread.

Creative lunches and lunch boxes

Using leftovers and unused food from these menu plans, it's possible to create several lunches without additional purchases:

Leftover lunch ideas

- Use leftover meats and sausages as fillings in pitta breads with plenty of salad.
- Cooked rice can be combined with some cooked vegetables and cooled for a cold rice salad (or reheated at home)

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- Leftover carrots and celery make healthy crunchy snacks.
- Serve small amounts of leftover chilli with tortilla chips and topped with sour cream (delicious!)
- Uneaten mashed potato can be used for a very quick tuna mornay: layer potato and tuna in single-portion oven proof dishes and top with mashed potato. Place in hot oven until the cheese melts.

Bento (Japanese style lunch boxes)

Japanese “Bento” are creative lunch boxes which combine rice, protein (fish, chicken, meat) and vegetables in such cute packaging they look too good to eat!

Bento lunch boxes are an excellent way of using leftover food as wholesome meals for your children. By tightly packing a balanced meal into your child's lunch box and decorating in the Bento style, you'll not only entice them to eat but will ensure they are the envy of all their school friends!

Image credit: firepile

Take a look at some of I love Egg's creations from her Flickr photostream or this video on YouTube if you need any further convincing!

You don't need to learn the intricacies of Bento to create beautiful lunch boxes like these: instead, be creative: use muffin cases to separate the different foods, use a variety of colours and decorate simply with whatever you have at hand.

Here are some really useful articles to help you create Bento style lunch boxes:

- Lunch in a box: Mummy's Lunch Manifesto
- How to make a Bento (YouTube Video)
- Bento Box!
- Kitchen Cow Bento

Check out eBay or Japan Centre for supplies and accessories if Bento becomes a regular lunchtime treat for your family.

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Chapter

4

Let's go shopping!

In previous chapters, we've looked at ways to economize by organizing ourselves at home and planning menus in advance. Now it's time to get prepared and go shopping (armed with fabulous frugal hints, of course!)

*Image credit: *madalena-pestana* - half...*

To save the most money on your food shopping bills, you need to be organized and prepared. Don't ever go to the supermarket on a whim: you will always spend far more than you planned, and

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probably end up with loads of wasted food (not to mention money) by the end of the week.

Be prepared!

A little advance preparation can save you pounds on your weekly shopping bills. By working out what you need, how you can save on these items and the places where bargains can be found, you'll ensure more money stays in your purse than jingling in the pockets of supermarket giants.

Write a shopping list

Based on your menu plans for the week, write yourself a shopping list including everything you need to buy.

Your list should include:

- All ingredients which you don't already have at home for your dinner menu plans
- Any foods required for lunch
- Cereals, eggs, sliced bread, etc. for breakfasts
- Snacks, soft drinks, tea, coffee, and juices

The main point of using a shopping list is to prevent you spending unnecessarily on items which could be wasted.

Generally speaking, it is better to stick to your shopping list as much as possible. However, if you discover certain replacements could be cheaper or spot a bargain which could save you money on future bills, it pays to be flexible.

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Collect vouchers and look out for promotions

Before deciding where to shop, seek out any money-saving vouchers or discount codes for your local supermarkets. Many shops distribute flyers to nearby estates explaining what's on offer the following week. Local newspapers, magazines and even tabloids often feature money saving vouchers and store promotions.

Tip:

Write your shopping list on the back of an envelope and keep your vouchers inside to save time at the checkout.

Some supermarkets feature promotions on their websites, and offer vouchers to registered subscribers. It is worth registering with the websites of supermarkets you visit often. Also, pick up any promotional magazines when in store (which are usually free) to find even more frugal savings.

But ensure promotions will *save* you money!

Supermarkets offer promotional prices and money off vouchers to entice consumers to buy more, or buy something they would not normally want.

For this reason, promotions are only if you had already planned to buy the product on offer, or could make a cheaper substitution to a meal ingredient.

“3 for 2” offers may seem enticing, but if you had only planned on buying one of the items on offer, such promotions will make you spend more than you need.

The same applies for branded products with money-off. Does the cost per product/weight work out cheaper than the supermarket own brand? If not, it's better left on the shelf.

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Image credit: Banalities

Create your own "price guide" notebook

If you want to beat store prices, start keeping a book with guides for items you buy the most.

Chances are your family will have a dozen or so favourite meals which you cook on a regular basis. For items which you buy every month or each week, it's handy to keep track of prices and the cheapest places to buy these products.

Start with a cheap notebook and use a page for each of your regular food buys. Whenever you see a bargain, note down the price and place. You can then refer to your price guide notebook to check if special offers will really save you money in the future.

Don't forget: if the price is really good, stock up and freeze/store your purchases to save money on meals in the future!

Deciding where to shop

Supermarkets offer convenience. Most people shop at the same

supermarket each week, varying only their purchases and not the place they shop.

This routine is exactly what the supermarket giants need to keep prices high: regular customers who return every week, even if competitors offer the same goods for less.

As a consumer, you have a choice. You can spend your money at the most convenient location, or choose to vary your routine *and shop where the prices are lowest.*

Budget stores don't always offer the best value...

I love Aldi's latest slogan:

> *"Don't change your supermarket, change where you shop!"*

This slogan holds so much truth, but unfortunately this doesn't necessarily apply to budget supermarkets like Aldi.

The fact is, budget stores do offer many items at a cheaper price than the supermarket giants, such as seasonal offers, bread, fruit and vegetables (when on their weekly offers) and indulgent frozen foods.

Everyday items, such as canned beans, eggs, meat and cheese are usually cheaper at the major supermarket chains (especially if you choose the value ranges).

I discovered this the hard way: having felt for years on my meagre budget that I could only afford to shop at Netto and Lidl, this is exactly what I did. When funds permitted me the "indulgence" of shopping at Tesco/Morrissons, I soon realized I could easily spend less by choosing the value and own-branded ranges than I had shopping from these budget chains.

Compare prices on-line

These days you can compare the prices of anything on-line – even

your weekly food shopping!

Image credit: ashleeappendictus

The most famous (and useful) comparison site for food is MySupermarket.co.uk which enables you to create your shopping basket on-line and work out which supermarket would save you the most money.

You can then choose to shop on-line at this store, or print off your shopping list to visit in person instead.

To compare the prices of own brands, a visit to SupermarketOwnBrandGuide.co.uk is a must. This site offers the latest prices for the “own brand” products of 16 popular shopping chains including Aldi, Marks and Spencer and Iceland.

Shop for bargains close to home!

You may have heard in recent months that the major supermarkets have been accused of price-fixing on milk and other everyday items. While our local Asda and Tesco sell milk at around £1.40 for a 2ltr

bottle, we can buy the same sized bottle from our local shops for only 99p! Our nearby butchers sells 3 small chickens for a fiver (compared to minimum £2.20 each at the supermarket), and eggs at the grocers cost only £2.50 for a huge two-dozen pack.

Shop around, shop locally (especially if travel expenses are at a minimum) and shop at as many different places as you can. Supermarkets should earn our loyalty by offering the best products at the lowest prices.

Shop alone whenever possible

Supermarket giants understand the impact of “pester power”. This is why sweets are usually placed at the checkouts and most large supermarkets stock toys...

Whenever possible, try not to take the kids shopping with you. Not only will this save you money, you will be less stressed and make better judgements about what to buy (or what not to buy, as the case may be!).

Create or join a babysitting circle

If you have young children or need to go shopping in the school holidays, why not band together with friends to create a babysitting circle?

By offering to look after each other's children for shopping trips, you are doing favours for each other: kids are often entertained more easily when among friends, allowing their parents to shop quickly and without being pestered.

You could share tips and vouchers, or even share transport to and from the supermarket if enough parents get involved! It's a winner for everyone who takes part.

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If the kids must come, entertain them!

Undoubtedly, there will be times when you must take the children shopping with you. To prevent pestering, boredom or the dreaded “trolley dash tantrums”, think of ways to entertain the kids and encourage them to help:

- My youngest daughter likes to play “pirates”: she sits in the trolley as the pirate captain, while we “sail” around the aisles looking for treasure “or “bargains” as I like to call them!). This is even more entertaining for her when we make a makeshift “map” of the shop so she can trace our route and mark where the treasure was buried...
- Create shopping lists for your kids using pictures and allow them to help fill the trolley
- Older kids dread shopping as they find it boring. Encourage them to help instead, which gives them something to do and helps make the trip shorter.
- Another tactic is to set a challenge: how many healthy snacks can you buy with 50p? What ingredients can you find to cook lunch for under £1?

Boredom is generally what encourages temper tantrums and pestering. Entertaining the kids ensures they don't have time to consider ways to wind you up (and if funds allow, a treat after the shopping could be a well-deserved reward).

Time your shopping trip well

We've all experienced busy times at the supermarket: after school; Friday evenings; that last shopping day before Christmas...

While avoiding the busiest times at the supermarket ensures clear aisles and smaller queues at the checkout, there are also certain times of the day, week and year when bargains are there for the taking.

Image credit: arquera

Shop very early or late evening to find reduced priced stock

Fresh produce (including meats, dairy and bread) need to be sold within a very small time frame. Supermarkets often reduce the prices of fresh foods where the “best before” date is about to expire at vastly reduced prices just before closing time, or straight after opening the next day.

Meats and other fresh produce can be frozen for later use, while milk and bread can be bought for use the same day at a sliver of the usual cost.

Try to find the optimum time for reduced goods at your local supermarket and time your visits accordingly.

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Learn the starting days of supermarket promotions

Most supermarkets offer money-saving promotions on a weekly basis. Since these offers can only continue while stocks last (particularly the true bargains), it's worthwhile to plan your shopping trip on the day when promotions begin to guarantee availability.

Stock up on seasonal items in advance

Seasonal items (such as Easter eggs and frozen turkeys) are usually cheapest a few weeks before they are needed. Supermarkets tend to put their prices up the week when most consumers would purchase them: it's good business practice and ensures greater profits, but bad for the pockets of consumers.

Stock up in advance when you see a bargain which you know won't last.

Never shop when you are hungry or agitated!

It's common sense not to shop while you are hungry – all the food on offer will tempt you to spend far more than you need to (including that pre-packaged sandwich that you'll eat on the way home).

Just as importantly, you should try to avoid shopping while agitated. Comfort foods will appeal much more, and the drive to buy ice-cream, chocolate or indulgent pastries to make you “feel better” may override your best intentions for frugality.

Non-food products at the supermarket

Supermarkets maximise profits by selling a wide range of non-food items too. We can buy anything from shampoo to flat screen TVs

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when we visit for our grocery shopping!

But which items are actually worth putting in the trolley beside our milk and eggs?

Products which are cheaper at the supermarket

When it comes to value range “anything”, supermarkets offer cheaper prices than anyone else. From notepads to washing powder, opting for your supermarket's cheapest range is virtually guaranteed to save you money.

Cleaning products

When you choose value or own brand products, you are likely to get your cleaning supplies much cheaper than paying for branded products anywhere else.

I tend to buy only the basic and most versatile cleaning products which perform a multitude of tasks: washing up liquid; soap powder; disinfectant and toilet cleaner; rubber gloves; sponges and dishcloths, all of which are from the value ranges and cost less than £5 in total when I need to restock everything at once.

Tip:

Most chemical cleaning products can be replaced with cheap bicarbonate of soda and white vinegar! Take a look here for eco-cleaning ideas.

The one thing which I won't buy from the value range is fabric conditioner (though own-brand ranges are just fine).

Pet foods and supplies

Even the thriftiest pet stores cannot seem to compare with supermarket low prices on pet supplies. Dog and cat foods are very

reasonable (even the premium brands), especially when on special offer.

So-called “pet superstores” seem expensive in comparison though they claim to offer the cheapest prices around. If you are able to buy in bulk from a trade supplier, you may be able to find your pet supplies cheaper. Otherwise, supermarkets are your most frugal option.

Stationary and school supplies

Come late summer, the major chains make a great fuss of “back to school” supplies, with aisle upon aisle dedicated to making us feel our money is well spent in their stores.

Now I must admit that basic stationary (pens, pencils, paper, etc.) are reasonably priced, and school clothes can be very hard wearing despite being incredibly cheap.

If you need premium quality for these goods, go elsewhere for better value. Cheap and cheerful is the way to go with supermarket paper goods, and in this department you can save money by buying when in store.

Products which are cheaper elsewhere

Supermarkets are designed for convenience, and great profits are built from encouraging us to buy all our goods in one place.

Here are some products for which you save much more by shopping around for better prices:

- Toys and gifts
- Greetings cards and wrapping paper
- Household electrical items

- Cosmetics and toiletries
- Toilet rolls and branded cleaning products (Poundland and discount stores offer much better value!)

Unless you need these items urgently, save yourself a few pounds by shopping locally or comparing prices online.

Tip!

Useful price comparison sites for non-food items include:

- *Pricerunner*
- *Kelkoo*
- *Savebuckets.co.uk*
- *Pricecomparison.co.uk*

For cheap toys and gifts, try searching on eBay for the best deals. Many high street greeting cards and wrapping end up in discount stores after their initial season. Be sure to shop locally to save £££'s on what you'd spend on the high street!

Know your way around the supermarket

Supermarkets have researched the buying habits of consumers for decades in order to tailor the layout of stores for maximum profit.

By understanding how the layout of supermarkets encourages you to spend more, you can immune yourself against spending more than you need.

Go against the flow

When you enter a supermarket (even one which you have not visited before) there seems to be a consensus to walk around in a certain direction.

The natural flow of a supermarket route is intended to walk you past many temptations: magazines, flowers, white goods and toys, along with enticing special offers and seemingly valuable deals.

Instead, start your route in the opposite direction to what seems natural. This way, you will not feel so content and easily swayed, concentrating instead on your shopping list.

Find everyday items at the furthest end of aisles

Bread, milk and eggs can usually be found at the back of the supermarket so you need to walk past many other items even if you only entered to buy a box of breakfast cereal.

Look high and low, not at eye-level!

As you browse the aisles, notice that the items at eye-level are generally the most expensive (or the ones which make the most profit). Items on the lower and upper shelves are less convenient to

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collect but offer better value for money (such as “own brand” and “value” lines).

Try to blinker yourself: don't look at what's directly ahead of you! With practice, you could even find yourself oblivious to the more expensive products and can source out your cheaper value lines with a single glance.

Beware of aisle ends

As you slow down to turn corners at the end of an aisle, your eyes are more easily drawn to impulse items stocked at the end of each aisle.

These shelves potentially offer the most profitable items for supermarkets. Again, blinker yourself against seeming bargains.

Plan your routes

When writing your shopping list, mentally visualize yourself walking around the supermarket and list your purchases in the order you will find them.

This way you can save time and money by going directly to the things you need, bypassing temptations on the way.

Change in layout?

Every so often, supermarkets will subtly change the positioning of everyday items to force a change in consumer routine (and lead us into temptation again!). For example, potatoes may swap position with broccoli on the same aisle, while yoghurt's could exchange places with fresh cream.

If you find yourself wondering where your listed items have moved to, don't wander aimlessly! Instead, travel to the end of the aisles and scan the overhead signs which should offer guidance to where your favourites are hidden.

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Buy only what you need

Even armed with your shopping list, it is still easy to be distracted. Supermarkets are designed to make us spend more than we initially planned, on things which seem useful, make our life easier or are simply value for money.

If you're serious about saving money on your shopping bills but are still tempted by an item which is not on your shopping list, ask yourself three questions before putting the item in your trolley:

1. Do I need this item for consumption this week?
2. Is it a bargain which I could store for a future week's menu plan?
3. Is this something which would make me/my family happy?

If you answered no to all of these questions, the item does not deserve a place in your trolley!

Calculate everything!

Taking a calculator to the supermarket helps you keep track of the cost of your trolley to ensure you don't overspend. If you feel conscientious being the only shopper in sight who cares how much they spend, use the calculator function on your mobile phone instead. Anyone glancing over will assume you are checking your messages!

Work out the true costs of your choices

Check the labels on everything, and also the tickets on shelves. Retailers have a duty to advertise the cost per 100g of any food stocked. Even pre-packaged salad tomatoes have a relative cost which you can use to work out if buying loose tomatoes would be a

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cheaper option for you.

How much do you really need?

A huge bag of carrots may seem like a bargain at 69p, but will you be able to use them all before they become rotten?

If you only need four or five carrots to use in a single meal, you'd be better off buying these loose, even if the cost per 100g is greater.

Value ranges don't always offer the best bang for your buck

While value ranges are intended to provide the best value for your money, you may find it more economical to compare prices and see which foods actually do work out cheaper, particularly when there are special offers on foods in the same aisle.

For example, Asda recently offered a promotion where small chickens were priced at £2. This worked out cheaper than buying a “Smart Price” while chicken, where the cheapest was £2.13 (and smaller to boot!).

Leave your cards at home

By paying for everything with cash, you are more likely to keep track of what you spend.

Cash in your purse seems more “real”: you can see how much is left, feel it, and easily recognize when you have spent too much. When you spend on credit or debit cards, your money remains “invisible” in the bank, and it's harder to keep track of your purchases.

Image credit: Paulio Geordio

See how much you could save by avoiding temptations

Here's a fun exercise to try the next time you go shopping:

Take cash to the supermarket, including lots of change, and a sturdy envelope.

Each time you see something you'd like to buy, but don't really need, leave the item on the shelf and put the money you would have spent in the envelope instead. Do this for magazines, sweets, cosmetics, and anything else which isn't on your shopping list.

Once you've finished shopping, take out your envelope and see just how much you saved by being economic and wise with your money. You may be pleasantly surprised!

At the checkout

By the time you reach the checkout to pay for your thrifty food purchases, you may think your money-saving tactics are complete. Yet there are still a few tips which can help you save even more!

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Stay focused!

As parents, we are well aware of the temptations for children in the form of sweeties at the checkout. While your supermarket may have moves the sweeties from beside the counter, they may instead be replaced by something equally tempting...

Leaflets for insurance, mobile phone plans, child trust funds and more are commonplace at the checkouts of many supermarket chains. Even Aldi have jumped on the bandwagon by offering flowers and photo processing in addition to the regular grocery sales.

Keep your eyes forward and remember: you are shopping for ***food!*** You'll save more money by comparing services in the comfort of your home than on a whim while waiting at the checkout.

Using vouchers

Don't forget to hand over any vouchers you have clipped for your purchases! It's better to give these before the cashier begins ringing up your items as some may need to be scanned at the same time as the product or require a supervisor to process.

Don't be afraid to ask for a discount on imperfect goods

Damaged items, such as dented cans, torn packets and badly bruised fruit are imperfect, and may be reduced at the counter.

On occasion, your cashier may offer to reduce such items; if they don't, then ask!

Your discount may only amount to a few pence depending on the discount offered, or a couple of pounds on more expensive items.

While you may feel cheeky, remember that few people are interested

in buying second-best items; your dented can may have ended up in the reduced section anyway, or could even become waste. “No” is the worst thing your cashier could say, and in this case, you are free to leave the item behind.

Use your own bags

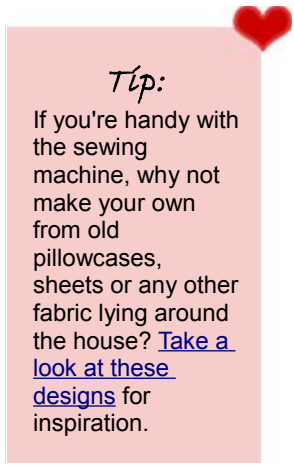
For years, budget supermarkets like Aldi and Netto have charged for carrier bags in order to reduce costs.

A recent trend among the supermarket giants is to give carriers only when asked, to encourage shoppers to bring their own re-usable bags instead (or purchase while at the counter).

My local supermarket “runs out” of free carrier bags on a regular basis, forcing customers to purchase an expensive shopper or “bag for life” if they haven't brought their own.

Now that reusable canvas shoppers are so cheap and easy to come by (almost all stores sell them these days) I try to keep a couple rolled up in my handbag for such occasions. Also, I store three or four larger bags from Ikea (very cheap and sturdy) in the boot of my car.

This ensures I don't have to pay extra for bags at the checkout, and in some stores, helps me earn loyalty card points as a bonus.


Tip:
If you're handy with the sewing machine, why not make your own from old pillowcases, sheets or any other fabric lying around the house? Take a look at these designs for inspiration.

Check your receipt

Sometimes special offers aren't automatically calculated; items ring in at a higher price than it said on the shelf, and things are accidentally scanned twice.

Be vigilant and check your receipt before leaving the checkout. Most errors can be fixed right away, otherwise the customer services department will be willing to help.

You should also be aware that shops have to sell items at the advertised price. If orange juice is marked at 59p on the shelf, you should not be charged the updated price of 63p for it. Prices can change daily, and it is up to the store to change the prices listed on the shelf to match the scanned price at the checkout. Even if a price is an honest error (for example, a new assistant marked a jar of coffee at 20p when the proper price is £2), the store has a duty to offer the item at the marked price.

Shopping on-line

On-line supermarket shopping is a liberating experience. I love being able to order groceries in the small hours, wearing my pink striped pyjamas and sipping a glass of wine...

The benefits of shopping on-line are huge:

- Shop any time, day or night, and even weeks in advance of when your food is required
- Save time: you don't have to travel, glide the aisles or wait in huge queues at busy times
- Less effort, since we don't have to lug huge heavy bags around and strain our backs!
- The kids won't pester you for their favourite treats
- There is much less room for temptation, so you'll only buy what you need.
- You may even save money on travel costs (depending on your usual mode of transport)

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Image credit: garethjmsaunders

Once you've tried on-line shopping, you may never want to visit the supermarket in person again!

Which supermarkets offer on-line shopping?

Here is a list of the supermarkets I am aware of from which you can purchase groceries on-line:

Asda

Offers groceries for delivery throughout the UK. You can also purchase household and entertainment goods (books, DVDs, games, etc.) from Asda Direct.

Ocado

Ocado is a revolutionary on-line supermarket launched in partnership with Waitrose. While price-matching branded goods with Tesco prices, other groceries are of Waitrose quality and are hand-selected for freshness and quality (not taken from supermarket shelves).

As you would expect, the prices for own-brand goods are generally

more expensive, but the service strives to offer a quality experience for consumers and has been awarded “On-line retailer of the year” by Grocer Magazine.

Currently, Ocado delivers to Greater London, Hertfordshire and surrounding counties and the Midlands. Use the postcode checker on the website to see if your area is covered.

Natoora

If you're looking for premium quality British, French and Italian groceries, you may want to check out Natoora.

Here you can order excellent quality bread, meats, cheeses and wines for delivery the next day. Themed hampers are also available which include selections of food to suit your particular needs.

I will warn you that this service seems rather expensive, so if you're on a money-saving mission, it may be better to use only for special occasions.

Sainsburys

Offers a wide range of groceries on-line, and features an informative and useful website with recipes, a store-finder and the latest special offers.

Tesco

This is the site I use most often for on-line grocery shopping. You can choose the no-frills approach without images to make page loading and adding items even faster.

Recipes, special offers and other Tesco services are also available on the site.

Waitrose

Grocery shopping is available through the Waitrose site for delivery throughout the UK, along with news, special offers and food inspiration.

Is that all..?

I'm still surprised that neither Morrissons nor Marks and Spencer

have yet succumbed to on-line grocery shopping. Value supermarkets such as Lidl, Aldi and Netto do not offer any home delivery service in efforts to keep in-store prices low.

Judging the trend for shopping on-line, I imagine more retailers will offer on-line groceries in time, and perhaps we will even see “on-line only” chains cropping up too!

Tip!

If you shop at Somerfield or Iceland, ask about “Home Delivery”. These stores offer a delivery service for items you have purchased in-store.

What you need to know about pricing

Once you've chosen your items, you will be presented with a “provisional” bill for your groceries.

This bill includes:

- The prices of items on the day of ordering
- Your delivery charge
- Any discounts from vouchers/codes which you added during checkout

As should be stated on the checkout page, the actual bill may differ slightly from what you see on screen. This is because the prices of items may have changed by the day your items are delivered, and substitutions may be made for items which are not available.

You need to be cautious and check all details before completing your order to ensure you aren't surprised by a much higher total bill!

Check the expiry date of special offers

“Buy one get one free”, “3 for 2” and other promotional discounts are unlikely to be regular promotions from your supermarket. Instead, these will expire on a certain date.

You may order your goods on a Monday to be delivered on a Thursday, but if the promotions you choose end on Wednesday, you will be charged the regular price for these particular items.

Check both the item page and when going through the on-line checkout to ensure the items you choose on promotion will still be reduced on the day of delivery.

Also, be aware that items you order could have moved to a promotion on the day of delivery, offering discounts which may not seem available while you're creating your order. Be sure to check the home page and any flyers/magazines from your supermarket to see if your future-dated order could be adjusted to save you money.

Items which are priced by weight

If you choose to buy any foods which are priced by weight, there should be the option for the “ideal” weight you prefer to buy, be this 200g of loose mushrooms or 1.5kg of sirloin steak.

As in the supermarket, it is very difficult to get exactly the amount of the product you want to buy. Supermarkets tend to err to a slightly greater weight than a lesser one, resulting in a few pence added to your shopping bill per weight priced item that you buy.

Substitutions

So you opted for Tesco's “Market Value” potatoes, priced at 69p per bag. But when delivery day comes, you're brought bag of Tesco's regular own brand of potatoes instead, ringing in at £1.29. The weight is the same, the quality perhaps slightly better, but there's a 60p difference in the price.

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This can happen when a particular product is unavailable from your local delivery centre (though it would always seem available when you're creating your basket on-line).

If the item is a close match in price and weight, some supermarkets will match the price of your chosen cheaper item. If there is a greater difference in price, you should be given the option to refuse the item and this will be deducted from your bill.

Your right to refuse higher prices

The delivery driver should offer you a full breakdown of all items in your bill when they arrive to drop off your shopping. Most delivery drivers are friendly enough to go through the bill with you, pointing out any substitutions and other particulars where the prices may have changed from that which you expected.

If any prices have changed from those stated on-line when you ordered, you have the right to refuse these items, or even to cancel the delivery altogether. You will not be charged for any replacements/more expensive items which you choose not to accept.

Check before you sign!

No matter how hurried your delivery driver seems to be, ensure you check your order before signing it away!

Make sure every item listed on your bill is present; that the prices all add up; that coupons and codes you used on-line have been accounted for and – most importantly – that you are happy with your delivery.

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Image credit: Dan4th

As soon as you sign for your shopping, it is assumed that you have accepted the bill and service provided. Just as when you leave the supermarket after paying, it is much harder to rectify mistakes after you have signed for the delivery.

Most issues can be sorted out in a fast and friendly manner when your goods arrive; don't be afraid to speak out if you have any problems, and ensure that you are happy with everything before bidding the delivery man “good day”!

Chapter

5

Grow your own!

There seems to be a growing trend for growing our own fruit and vegetables. This year, many newspapers and magazines have offered free packs of vegetable seeds along with semi-useful articles for how to grow your own summer food supplies.

Growing your own vegetables and salad supplies is actually much easier than you would think. Armed only with a few packs of cheap vegetable seeds, a few empty ice-cream tubs and a pack of general purpose compost, you can get started this weekend and have your seedlings appear as soon as next week! And I promise, the kids will love to help, especially when they see how quickly those little seedlings will grow...

What you will need to get started

You don't have to spend a fortune in supplies to grow your own fruit and vegetables. In fact, for just a few pounds you can start your new money-saving hobby this weekend!

Here are some ideas for supplies (and where to buy from) to get you

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started:

- **Multi-purpose compost**: buy cheaply from Poundland, Asda (the Smart Price range, for just a pound), or B&Q (a large bag of general purpose costs £2.49 at the time of writing).
- **Hand tools** (garden fork and planter): We buy ours from Poundland where both are packaged as one item; Wilkinsons sell these for 79p each, and Asda offer a 3 for 2 range on £1 items.
- **Fruit/Vegetable seeds**: Wilkinsons, Aldi and Asda all have reasonably priced ranges. B&Q is ideal as they offer a value range of seeds for 39p a packet.
- or... **Growing plants:** Wilkinsons offer a good range with fruit trees starting at only £2. Occasionally you can also find small plants in Poundland and Aldi too.
- **Propagators for your seedlings**: If you have a few pounds spare, I recommend the small propagators from Wilkinsons which cost £1.50 for two (ideal for small windowsills). You can also buy from Poundland or local value shops. For even less money, create your own using old plastic ice-cream tubs, yoghurt pots, etc. and covering with cling film until seedlings appear.
- **Plant pots for patio/indoor plants**: Again, try Wilkinsons, Poundland or your local value store. If you prefer terracotta pots, go to HomeBase as these are *very* reasonably priced (starting from 39p for a small pot).
- **Plant food**: Use tomato food when required to feed your plants. We use Asda's and Wilkinsons, which are both priced under £3.

Larger garden tools are considerably more expensive. The cheapest garden fork and spades we have found cost between £6-8 and don't last very long. If you do need larger garden tools, try to buy the best you can afford to ensure these last more than one season. Better still, see if you could borrow from neighbours or club together with

friends/family.

There are also many local gardening clubs who would be willing to loan out tools, offer advice and share seeds. Get in touch with your local council to see if any such schemes exist in your area.

Growing Indoors

Windowsill salads

Even in the dead of winter or when you have no garden to speak of, you can grow your own salad vegetables! The kids will love to help, and may well develop a keen interest in indoor gardening!

Salad leaves

Salad leaves are the simplest seeds with which to get started. You can buy packs of mixed salad seeds at most DIY stores and garden centres for less than it costs to buy a single bag of salad from the supermarket (B&Q offer a value range of seed packs which currently cost less than 40p each!).

Image credit: Theodore Scott

We use plastic ice-cream containers to grow salad leaves indoors. Simply wash thoroughly (make sure there is no residue of washing-

up liquid) and make a few holes for drainage in the bottom of the tubs. Save the lids to stand the containers on as these will catch any excess water beneath.

Fill your containers with general purpose compost (we buy ours from Asda's Smart Price range or Poundland) up to about an inch from the top.

Sprinkle a few of your salad leaves seeds across the top of the compost surface. You could use the whole packet if you prefer, though once the seedlings start to grow you'll end up with loads of mini-plants which need re-homing to ensure adequate space! Be sure to follow the instructions on your seed packet to the letter. Most recommend that the seeds are covered with a fine sprinkling of compost (a few millimetres deep).

Finally, water well and cover the container with cling-film to create a “propagator” type environment.

Your seedlings will probably begin to grow after a week or two. Once they are strong enough to move, it's advisable to move some to other containers to leave space for your salads to grow.

Once your salad leaves have matured, you can pick the outer leaves and leave the middle ones untouched as salad veg are “cut and come again” plants, meaning you can take what you need and leave the plant to grow replacement leaves.

Small tomato plants can also be grown successfully indoors (particularly cherry tomato varieties).

Rather than grow these in batches, I prefer to start in smaller containers: old toilet roll centres filled with compost, which can be replanted in larger pots once the seedlings are strong since the roots will grow through and the cardboard will eventually decompose.

Again, you should follow the instructions on the seed packet carefully as different types of tomatoes require different depths for planting and type of care. Use general purpose compost if planting indoors and be sure to use tomato plant food since you will be eating the concoctions used to improve your plants!

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Image credit: Miss Baker

You will need to increase the size of your containers a few times, and support the growing tomato vines with garden canes, though your plants can be very happy on a sunny windowsill and provide you with a tasty crop which can last for many months.

Kitchen herbs

When I was a little girl, my mum introduced me to the concept of growing our own herbs. In the garden she kept a single patch of mint which was used to flavour the potatoes served with our Sunday roast each week.

When we finally moved into a house with a garden, the first thing I wanted to do was grow mint, parsley, coriander and rosemary (the herbs we use the most). Hubby dearest scattered the contents of our seed packs willy-nilly across the garden, resulting in a forest of herbs (and the death of all flowers we tried to grow between) by the end of that long, warm summer!

While we were lucky enough for the parsley and rosemary to grow year round, I always found it easier to have herbs ready for use in

the kitchen and eventually replanted some of our bushes in pots now housed on the kitchen windowsill.

The reason supermarket "growing" herbs don't last...

...is because they are not intended to! Supermarket herbs include many plants which are grown so closely together that the roots are not given room to move. Furthermore, their containers are too short to accommodate root growth. After a week or two, these will wilt and die.

If you prefer these growing herbs to last, you will need to give them TLC: split the plants into about 3 or four bunches, and re-pot each bunch in its own permanent pot. Water well and feed with tomato plant food. You can always give the extra plants to family and friends!

Growing kitchen herbs from scratch

You can probably buy a bulk pack of different kitchen herb seeds from your local garden centre (or eBay) for about the cost of one supermarket growing herb.

The bad news is that your seedlings will need time and patience to grow, but the good news is your plants will last much longer (perhaps even becoming a permanent fixture in your kitchen).

To save time in the future, plant your seeds in the size of plant pot you hope will accommodate them best (I use 13cm pots, and house 5 on our narrow window ledge).

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Image credit: Shawn Allen

As with all seeds, you really need to follow the instructions to the letter in order to give your plants the best chance of growth. Some seeds require only scattering on the surface while others need more depth.

Usually your seedlings will appear after a week, though some require longer (and growth rates are vastly different depending on the type!).

To make your herbs bushier, once they reach a height of about 10cm, pinch the tops of each plant between your thumb and forefinger. This prevents the plant from deciding to grow much taller and concentrate on growing more leaves instead.

Growing Outdoors

Because of the space required, many vegetables are better grown outdoors. Provided you have the space and enough time to tend to

your vegetables, this could make an ideal family project for you and your kids to enjoy this summer.

Easy Ideas for the family to enjoy

Here are some tried, tested and virtually foolproof ideas for growing outdoors and enticing your little angels to take an interest in what they eat:

Runner beans

These make an ideal project for the kids as they are so darned easy to grow (and look pretty to boot!).

Image credit: ksuyin

You'll need an area about a metre square, five garden canes, some string to tie the canes together (in a teepee style shape) and a packet of runner beans. This project is best begin between April and June so you can harvest your beans in the summer.

Firmly root your canes in the ground in a circular arrangement and tie them together at the top. At the base of each cane, plant

Tip:

You could try making a larger wigwam by using more canes, leaving an opening at one side. The children will love to use this as a den through the summer months!

two runner beans, roughly half an inch beneath the surface (though check your packet instructions to be sure). Water well and wait a couple of weeks until the shoots begin to appear.

For best results, remove (or re-home) the weaker of each pair of shoots. Then as the stronger shoots gain height, help them to wrap around each cane for support (using string if necessary, ensuring your knots are not too tight).

During the summer, your runner beans will bloom beautiful pink flowers, later developing mountains of beans which beg you to pick them and cook!

Garlic

Growing your own garlic is great fun, especially when you can create fancy garlic “vines” to hang in your kitchen at a fraction of the cost sold in posh supermarkets!

Image credit: CarbonNYC

Garlic is best started in the cold months (late autumn, or February-

March is ideal) as the bulbs develop better after a frosty start.

Simply buy the biggest bulb you can find in your local greengrocers or supermarket. If the cloves are splitting away from the bulb or are growing green shoots, all the better!

Remove the largest, outermost cloves from the bulb and plant directly into your garden about six inches apart with the flat “base” at the bottom and the pointed end of the cloves just under the surface of the ground.

Water well after planting, and literally forget about them for the summer – they will fare well without much care! The leaves will sprout quite high above the ground as long thin leaves. Once these leaves begin to grow brown (late August or so, depending on the weather) your garlic is ready to be pulled up, dried and consumed vigorously!

You can cook your freshly harvested garlic immediately, though hanging it up to dry out can improve the taste tremendously.

Tip!

Try to keep those long leaves if possible, then plait your garlic together, looping at the top, to make an impressive feature for your kitchen which can be hung on a rack/hook near your saucepans and utensils.

Strawberries

It can be great fun picking your own strawberries from farmers' fields in the summer at a fraction of the price supermarkets charge by the punnet. But it's even more impressive to grow strawberries in a hanging basket on your balcony or patio and considerably cheaper too!

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Image credit: MR+G

I've never had much luck growing strawberry plants from seed (though this would be the thriftiest option by far). Instead, I buy strawberry plants from the garden centre in lots of three: the perfect number to fit in the average hanging basket.

Don't bother with expensive strawberry pots made of terracotta of plastic: you'll likely reap much better crops using a basket bought from Poundland, along with a bag of general purpose compost. What's more, your precious plants will be safe from slugs, snails and other earth-bound pests (though you may have to watch out for the kids nibbling away before you harvest your crops!).

More easy-growing vegetables

Here are some other vegetables which are easy to grow in your garden:

- **Carrots**: sow seeds in rows, six inches apart and thin out seedlings to about 4inch spacing once established.
- **Peas** (especially climbing varieties, in pots): Start seedlings indoors or plant directly outside once the weather is getting warm. Plant about 4 inches apart once established and support with a wigwam structure, in the same manner as

runner beans.

- **Courgettes**: Start off seedlings indoors as courgettes cannot tolerate frost. You'll need to space plants at least 2 feet apart (60cm), but to be honest a single plant should produce lots of courgettes over the season.
- **Beetroot:** Sow directly outdoors in mid spring when the weather begins to warm. Once seedlings establish themselves, you will need to thin them out to about 4 inch spacings to ensure the edible roots have room to grow.
- **Radish:** A very easy plant to grow and ideal to get the kids interested in the garden! Sow directly outdoors in a sunny spot in rows about 4 inches apart. Thin out the seedlings to about 4 inch spacings once established and harvest as soon as the edible roots grow to a reasonable size. Radishes do grow quite quickly (especially in the summer), so sow in fortnightly batches.
- **Rocket:** An easy to grow salad leaf which can also be cooked. Sow seeds directly into the ground in rows, leaving 8 inches between the rows and thin out to 4 inch spacing between each plant.

Learn more about growing your own

If your family develop an interest in growing fruit and vegetables, you'll likely want to learn more. There are many free on-line resources and several books I recommend (which you could either buy or borrow from your local library).

On-line resources

- GrowVeg.com: Includes a very useful garden planner (free

trial) and everything you could possibly want to know about growing types of vegetables in the garden.

- Windowbox.com: An excellent resource site for container gardening, including sections on growing fruit and vegetables.
- Royal Horticultural Society: Offers a free monthly newsletter for advice on growing your own produce.

Recommended Reading

- Delia's Kitchen Garden: A beginner's guide to growing and cooking fruit and vegetables
- The Virgin Gardener (Laetitia Maklouf): A wonderful guide for beginners into the world of gorgeous gardening. Includes a full section on growing fruit and vegetables with clear, easy to understand instructions.
- The Kitchen Gardener (Alan Titchmarsh): A useful helpful guide to growing your own produce in the garden.

Chapter

6

25 more money-saving tactics

From loyalty cards to discount codes and personal challenges, there are even more ways for you to save money on your family food bills.

Image credit:: annia316

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Save even more at the supermarket

To increase brand loyalty, many retailers offer “exclusive” offers for customers, which are marketed through loyalty schemes, email, post, magazines and On-line.

1. Join loyalty card schemes

Several retailers offer “loyalty” cards to their customers, which earn points with every spend to be exchanged for money-off vouchers and other tempting treats.

Tesco Clubcard

Of the supermarket-based schemes, Tesco's clubcard is probably the most popular and worthwhile.

Earning 1 point for each £1 you spend in-store, on-line or at a Tesco petrol station, your points will soon add up. Furthermore, you can earn 3 points per £1 on Tesco mobile top-ups (which coincidentally offers the best value Pay As You Go scheme I have ever found!).

Each point is equal to 1 pence off your shopping bill. Your discounts are offered as vouchers, sent by post when you have earned a minimum of 150 points.

Alternatively, you could quadruple your point value by trading your points for Clubcard Deals, such as magazine subscriptions, restaurant meals, holidays and cinema tickets.

Find out more about the Tesco Clubcard scheme

Morrison's Miles

This loyalty card offers incentives to fill up with petrol/diesel at a

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Morrison's petrol station. For every 333 litres of fuel you buy, you will receive a £5 to spend on groceries in store.

It is unfortunate that Morrison's have not extended this loyalty scheme to their actual supermarkets, but since Morrison's fuel is very competitively priced, if you live near a petrol station it could be worth joining to reap this reward.

Tip:
To earn rewards more quickly, allow friends and family members to use your card too..

Morrison's Miles cards can be acquired from any Morrison's petrol station. Just ask the cashier the next time you fill up. Be sure not to lose your card though, as there is no registration and points cannot be transferred.

The Co-operative Membership

Probably the oldest loyalty scheme in the UK, the Co-operative membership scheme offers twice-yearly bonuses (in the form of vouchers) to its members based on a share of the profits.

You can earn 1 point per pound spent at any Co-operative store, plus varying points for other Co-operative services (banking, travel, legal services and more).

Find out more about joining the Co-operative membership scheme.

Iceland Bonus Card

Iceland's Bonus Card scheme offers the possibility of winning prizes each time your card is swiped at the till. Card holders can also get free home delivery on in-store purchases totalling £25 or more, and receive money-off vouchers by mail.

Unlike other bonus schemes, this does not offer points based on your spending in store.

Find out more about Iceland Bonus Card

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Nectar Card

Shopping at Sainsburys helps you collect points on your Nectar card: a huge loyalty scheme here in the UK. You can also collect points through Expedia, Dolland and Aitchison, Debenhams and at BP petrol stations too.

Points can be exchanged for money off at Argos and Sainsburys, or various treats (books, CDs, home, fashion and more).

It does take a while to earn sufficient points, though if you remember to use your Nectar card whenever shopping at these places you could save up points towards Christmas or other important spends.

Find out more about Nectar

Tip!

Some loyalty schemes offer better value for your points when exchanged against selected offers, rather than being redeemed as cash against your purchases.

2. Join email lists

In the “good old days”, retailers would offer us discounts and vouchers after joining a snail-mail list. While these still exist, most companies now prefer the cost effective, environmentally friendly alternative of email.

Mailing lists are the Holy grail of marketing techniques for retailers. Each individual subscriber represents an extra pair of eyes spotlight products and special offers, not to mention the potential for referrals by word of mouth!

If your favourite supermarket or food outlet has a website, visit it! Most retailers have discovered the benefits of having an on-line presence and will offer some means of registering interest via email.

In exchange for your email address, you could expect to receive news of special offers, events and probably discount vouchers too. Even if the offers seem useless to you now, there may be something wonderful on offer in the future, and unless you are subscribed you will never know the details.

Create a “disposable” email account for your offers

It's time consuming (and often frustrating) to sort through dozens of emails when you're waiting on that important business email or a message from your loved ones! So when registering your interest for discounts with retailers, be sure to use a “disposable” email address.

By “disposable”, I mean a separate email address from that which you would normally use. Choose a free account and check only once per week if that's what suits you best.

There are literally dozens of free email providers out there. Of these my personal favourites are:

- Google Mail
- Yahoo! Mail
- Hotmail

If you are organized enough, you could even filter your emails into folders according to your needs (one for each supermarket, for example) so you can easily find special offers according to where you will be shopping that week.

3. In-store magazines

Many of my favourite supermarkets offer free magazines in store, featuring recipes, editorials and news of special offers. Almost every one I've found includes money-saving vouchers of some sort, and even the occasional freebie.

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Supermarkets offering free in-store magazines include:

- Tesco
- Asda
- Morrison's
- Somerfield
- Marks and Spencer

Sainsburys also offer an in-store, which is priced at £1.40 per issue. This does offer a better overall read compared to the free ones, and every issue contains vouchers towards your shopping bill.

4. Use supermarket discounts

To entice new customers, many supermarkets offer online discounts the first time you register and shop.

Using on-line codes, my friends and I have recently saved:

- £10 off a £50 grocery shop at Tesco on-line
- £15 off a £50 grocery shop at Waitrose
- £10 off an £85 shop through Ocado

These were the best, and I assure you there are many more great offers to be found!

Here are the most useful sites to find and discount codes:

- MyVoucherCodes.co.uk
- HotUkDeals.co.uk
- MoneySavingExpert.com

Be sure to participate too and pass on your discount codes to other savvy shoppers. After all, what is a good bargain if it isn't shared?

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5. Find grocery vouchers to save even more

These days, vouchers for money off specific items can be found online, not just in magazines or through postal promotions.

Some supermarkets will allow you to use vouchers towards other items, not just the ones they are intended for. For example, you could use a 50p voucher for Kingsmill bread to save money off the grocery total, even if Kingsmill bread is not in your basket.

Tip:

Share and swap vouchers with your friends to pass the savings along. What may seem useless to you could help a friend save ££'s off their shopping, and vice-versa.

Apparently, Tesco are particularly willing with this, offering up to 10% off your bill using vouchers for products which are sold in store (see here for an example of this tried and tested trick); this could equate to £10 off a £100 shop! Do ask before you attempt this though, as not all supermarket cashiers are understanding.

Also, be aware that some stores place limits on the value of coupons which can be redeemed. Our local Co-Op will only accept vouchers to the value of £5, while it's claimed that Tesco will accept up to £10 in vouchers (or 10% off the total bill). If in doubt, ask before presenting your shopping and your vouchers.

6. Get a Raincheck

If your supermarket advertises a special offer which is out of stock when you arrive at the store, ask customer services for a raincheck in the form of a voucher enabling you to buy the same product at the promotional price at a later date, or money off a similar product.

Such vouchers are known by different names depending on the supermarket you are in:

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- **In Tesco these are "Special Promise" vouchers**, which must be filled in by hand to reserve the promotional price for purchase at a later date.
- **Asda offer "Smiley Vouchers"** for values of £1, £2 and £5. These are intended to compensate customers who are unhappy with their service, and the lack of advertised promotions falls under this umbrella.
- **Sainsburys offer "Special Vouchers"** which allow you to buy a different product at the price of the promotion you missed out on.

These offers are rarely used these days, and newer staff may have no knowledge of them, so ask at customer services if you receive no luck at first.

And remember, as with all cheeky requests, it is better to smile and be as friendly as possible; *these offers are offered at the stores discretion, not merely by demand*!

Shop locally

Savvy shoppers search around for the best deals. Don't just scour the supermarkets and major brands: some of the best value foods can be found closer to home!

Once upon a time, we bought all of our produce from local shopping centres. But since the rise of the supermarket giants, most consumers source their weekly food shopping elsewhere.

In my personal experience, the cost per weight of foods from local shops is not usually cheaper than supermarket prices but the quality is much higher.

Local food stores source their products locally, and tend to take pride in what they offer. What's more, the personal service you receive pays dividends and can actually save you money in the long run!

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Image credit: maciner

7. Ask your butcher for a great deal

Many butchers offer “packs” of meat for a fixed price which works out far less than buying individually. When buying a large order, you could ask for a discount of the total cost (something which you're very unlikely to get at the supermarket!).

8. Look for “seconds” at the greengrocers

At the greengrocers, look out for bulk packs of fruit and vegetables which are past their best (but still good for today's supper or to freeze). You may be able to get a huge bag of slightly bruised apples for 50p or a selection of vegetables for a stew.

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9. Visit your local markets

For quality fresh foods at the best possible prices, the best place to be is the market. With so many stalls in competition with each other, you're guaranteed a great price!

Most large towns have at least one permanent market you can visit, though for even better value be sure to check local newspapers for details of weekly and seasonal outdoor markets (and even car-boot sales).

How to find a market near you

Here are some useful resources to track down your local markets, including information about the goods available:

- Information Britain: find markets
- Food Lover's Britain
- Town and Country Markets

10. Support your local farmers

By offering their produce direct to the public, farmers can cut out the middleman to reduce costs (and pass the savings on to you). Even better, farmers are more than happy to explain how their crops are grown and interesting ways to prepare the foods you buy.

There are over 500 registered farmers markets in the UK and over 1000 farm shops.

Here are some useful links to locate farmers markets and shops in your local area:

- Certified Farmers Markets
- London Farmers Markets

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- Scottish Association of Farmers Markets
- Farmers Markets in Wales
- The Foody guide to Farmers Markets
- Local Harvest
- FarmShops.org.uk
- Farmshopping.net

11. Pick your own fruit/veg

One thing I will always remember about the summers of my childhood is visiting local farms to pick our own strawberries. After day trips on the coast, my parents would choose the back routes home, taking us past farmers fields so we could look out for signs indicating we could pick our own produce.

Picking fruit and vegetables straight from the field is a truly fun activity for your children (even the older kids enjoy it too!).

To save time (and expensive fuel costs) driving around to look for farmers who offer a “pick your own” field, here are some useful sites to locate a farm near you:

- PickYourOwn.info
- PickYourOwn.org
- Pick-Your-Own.org.uk

12. Make friends and become a “regular”

When shopping locally, be sure to frequent the same places often and be friendly with the store-owners. Once you become known as a regular, you may be offered further discounts without even asking;

be told about upcoming offers and special stocks, and receive helpful advice about how best to prepare the products you buy.

Tip!

Some local food stores offer home delivery when you buy in bulk. There's no harm in asking, even if the shop does not advertise this service.

Smarter Food Choices

Thrifty shoppers understand that the best deals in the food department occur when we make smart choices about our foods. From understanding when foods are really past their best to replacing your regular choices with frugal alternatives, learn how to save your pennies and become a more economical shopper.

13. Learn when food is really past its best

There are three types of date labels you may find on food products which are essential to our understanding of whether food is safe to eat:

Use-by dates

These apply to fresh foods which can “go off” quickly, such as dairy, meat and fish products. You should not eat foods which are past their “use by” date, as you run the risk of serious food poisoning.

However, you should understand that “use by” does not equate to “eat by”. Foods with a use-by date can be frozen to prolong their life beyond their stated date.

Be sure to follow any instructions on the packaging to ensure you

store and consume this food safely. If storage instructions state that you should freeze the product on the day of purchase, and use within 24 hours after defrosting, this is what you should do to ensure food safety.

Items which have reached their “use-by” date in stores are dramatically reduced to encourage quick purchasing. These foods are perfectly safe to be cooked that same day or frozen for later use, and are an excellent way to stock up the freezer very cheaply.

Best Before dates

These labels apply to low risk foods, such as dried, canned and frozen products. “Best before” dates are advisory: food can safely be consumed once this date has passed without risk of food poisoning. However, the texture and flavour of food is likely to be affected.

Stores are unable to sell foods at full price after the “best before” date has passed, and many will offer reductions when products are nearing their best before dates.

You can safely stock up on bargain biscuits, crisps, snacks and canned foods which are reduced because of “best before” labels without any health risks to your family.

Tip!

Approved Foods began as a wholesale food distributor, and now offers an internet-based food store where you can buy bulk stock (from crisps to canned foods and everything between) at greatly reduced costs.

Sell By and Display Until date labels

These labels typically appear beside the “use by” or “best before” dates, and are intended to guide shop staff, not consumers.

Once foods have passed their “sell by” or “display until” dates, they

can be found in the clearance section, or you could ask a member of staff to reduce the costs for you.

Follow the advice for “use by” and “best before” to ensure your food remains safe to eat.

14. Down-shift brands makes for huge savings

Through clever marketing campaigns, supermarkets trick us into spending more than we need on our food choices. Even the arrangement of products on supermarket shelves is intended to make us “trade up” to a more expensive version of the same food item, confusing us into thinking we are opting for a better lifestyle choice.

There are up to four tiers of pricing for different products on the shelves:

1. Supermarket's “Premium” range (such as Tesco's “Finest” and Asda's “Extra Special”)
2. Brand names (e.g.: Coca Cola, McCain and Kellogs)
3. Supermarket own brands
4. Supermarket “value” ranges

The difference in pricing between each tier of food can offer vast savings when a complete shop is taken into account.

MoneySavingExpert reports that we could save around 30% of the cost of our shopping bills by down shifting just one tier (i.e. from Branded to Supermarket own brand). By trading down from own brand to Smart Price baked beans at Asda saves 15p. Apply this logic to all other items in your basket to see just how much you could shear off your food bill.

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15. Make alternatives to expensive foods when following recipes

If you're an avid cook who loves to try out recipes from books and magazines, why not try making smart alternative choices to the foods required for your meals? The end result could taste just as delicious!

Here are some ideas for cheaper, alternative foods you could use to replace more expensive ingredients:

- Chicken breast >> Boned chicken thighs
- Cod fillet >> Pollock
- Cured meats (i.e. Prosciutto, pancetta) >> Bacon or Salami
- Fresh herbs >> Dried herbs (or grow your own!)
- Fresh vegetables >> Frozen vegetables
- Butter >> Margarine
- Milk >> Powdered milk

Try these alternatives to see if there really is much difference in the taste. You may even come to prefer these cheaper ingredients!

Eating out

Through thoughtful organization, we can cut the costs of eating out dramatically. Whether you're looking to book a special meal in a restaurant, or simply need to cut the cost of working lunches, there are many ways you could save.

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16. Find money-saving offers for eateries online

Major chains of food outlets (cafés, restaurants, fast food, etc.) promote discounts and printable vouchers on their websites.

Before choosing a place to eat, check out the latest “Eat out” deals at MoneySavingExpert.com or search for voucher codes from HotUKDeals.com.

It's also worthwhile signing up for email newsletters from your family's favourite eateries: after signing up with Pizza Hut on a whim, we were recently sent vouchers for 50% off our total food bill, which saved us over £30 on a three course meal for six!

17. Keep an eye out for local offers at pubs and restaurants

Even though a huge percentage of local businesses are still online, many locally based pubs and restaurants don't have the facilities to promote money-saving offers on the web. Instead, look in newspapers, local magazines and outside displays.

18. Go out for lunch instead of dinner

Even independent pubs now offer better deals for lunchtime than dinner time. You could save up to 50% of the cost by choosing to eat out for lunch instead of dinner, or take advantage of buy-one-get-one-free meals which expire before the dinner servings start.

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19. Take your own lunch to work

Those who buy pre-made sandwiches for their working lunch each day could save around £500 a year by taking their own lunch to work instead.

Be creative: sandwiches can become boring when eaten day after day. Try pitta breads stuffed with salads and leftover chicken; cold rice salads, or even dinner leftovers in a plastic container if you have access to a microwave.

If you miss the company of others, encourage them to join you instead. Take it in turns to prepare a picnic-style meal, or agree to share the responsibility. If there's a green area near your workplace, you could enjoy an outdoor picnic during the summer, which surely is more enjoyable than a stuffy cafeteria..?

20. Save your workday coffee money

Rather than spend £2 a day (or even more) on a takeaway cappuccino on the way to work, invest in stylish flash and a bag of delicious filter coffee instead.

Image credit: dontthink.feel

By making your own coffee, you could save a further £10 or more each week on workday food bills without sacrificing your lifestyle.

For added incentive, put away the money you would have spent each day towards those fabulous shoes you've been eyeing up for months. I'm sure you'll agree this is a far more satisfying treat!

Eating in

Aside from our regular three meals a day, there are likely times when we'd love to order in or grab a snack while watching a DVD. Here are some tips to help you save money while enjoying a night in:

21. Make your own "takeaways"

In the time it takes to order and wait for a curry or pizza to be delivered, you could make your own using ingredients which you already have in stock.

Try to keep a jar of curry paste in your store cupboard and use leftover meats and vegetables (you can usually buy a jar for about £1.50 or even less from an ethnic food shop).

Alternatively, here is a recipe you could use to make your own Madras curry paste. For the best savings, buy the spices in bags from an ethnic food shop (they are far more expensive bought in tubs from the supermarket!):

What you will need:

2 teaspoon ground black pepper	8 tablespoons ground coriander
1 tablespoon chilli powder	2 teaspoons black mustard seeds
½ teaspoon ground cinnamon	¼ cup ground cumin
2 teaspoons Garam Masala	3 cloves of garlic, crushed
2 teaspoons ground turmeric	1 inch cube of fresh ginger root,

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grated 5 tablespoons vegetable oil

½ cup brown vinegar

How to make your Madras curry paste

1. Place all dry ingredients into a mixing bowl and mix well.
2. Add the vinegar and stir to a smooth paste.
3. Heat the oil in a saucepan. Add the paste and stir over a low heat until the mixture boils and the oil begins to separate from the spices.
4. Remove the saucepan from the heat and allow your paste to cool. Then pour into an airtight jar and store in the fridge until needed.

This mix can be stored for up to a month in the fridge. Use about 2-3 tablespoons for a family sized curry (or more if you like your curry spicy!).

If you cook too much rice for your family dinners, cool the excess quickly and store portion sized amounts in zip-lock freezer bags. Cook the bag directly from the freezer by boiling in hot water on the stove or heat in the microwave for about 5 minutes until the rice is steaming hot throughout and serve immediately.

For those who prefer pizza, make your own super fast using baguettes or bread rolls. Simply slice in half and spread with tomato purée Add toppings from leftover meat, sliced cooked sausages or drained canned tuna. Tomatoes, onions and sweetcorn make great vegetable toppings (or use any leftovers from dinner). Top with cheese and grill until the cheese bubbles and the bread browns.

22. Budget snacks for movie nights

Don't spend pounds on expensive crisps or pre-popped popcorn for nights on front of the telly! There are loads more inexpensive snacks

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you can create at home for a fraction of the price!

Make your own popcorn

Popping corn is very inexpensive to buy. For less than the cost of a bag of Butterkist from the supermarket, you can make enough popcorn to feed the family for a month! Try health food and ethnic food stores for the best bargains.

Tip:
Popcorn makers are inexpensive and make popping corn a whole lot easier! These use no oil, instead heating the air in the machine to make the kernels pop.

The best home-made popcorn is made using butter. Heat a large lump of butter in a deep lidded saucepan until it melts (more butter = tastier popcorn). Or alternatively use enough vegetable oil to cover the bottom of the saucepan.

Add enough popcorn to just cover the base of the saucepan (any more and you'll risk burning the kernels). Then pop the lid on and wait for the corn to start popping.

Keep the lid on and shake occasionally until there are a few seconds gap between pops. Then remove the pan from the heat and set aside until all popping has stopped.

You can then sprinkle some salt or sugar over your popcorn and serve. Or make some caramel by dissolving sugar in a little water over a low heat, then drizzle over the popped corn for a tasty treat (some people use melted chocolate too!).

Tortilla chips and...

Most supermarkets offer a large bag of tortilla chips in their value range for less than 20p. Combine with leftover chilli (see page 102), salsa (page 86), soured cream or cheese sauce for a thrifty cinema style treat.

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Roasted nuts and seeds

To make your own honey-roasted peanuts (a truly delicious snack which is much healthier for the kids!), grab a bag of ready-to-eat peanuts and rinse off all the salt. Melt 2 tablespoons of butter in a saucepan, add 2 tablespoons of runny honey and mix well. Remove from the heat and tip your washed peanuts into the pan and mix well until the peanuts are all coated.

Tip:
Salted peanuts are usually available in the value range at the supermarket for less than 50p a bag (depending where you shop). Aldi and Netto also stock a good range of "ready to eat" nuts and seeds at very good prices.

Heat your oven to a high temperature, and spread the coated nuts across a baking tray. Roast for about 5 minutes (checking often) until the peanuts are lightly golden and the coating is almost dry. Tip the peanuts into a large bowl and mix well with a spoon until they stop sticking together. Cool and serve.

Sunflower seeds also make an excellent snack, and are available very cheaply from health food stores. Soak the seeds in salted water for a couple of hours and drain on kitchen paper. Then either roast on a baking tray in a moderate oven, or use an old frying pan to roast them on the hob for about 5 minutes (my husband's method!).

Challenge yourself!

Here are a few fun challenges to try, which could help you reduce your food spending considerably, in both the short and long term.

23. Shop for a month in advance

This really is a challenging task, and one which requires much pre-planning!

You'll probably need a weekend (or so) for this challenge. Firstly,

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create menu plans for the whole of the month. You could use the two week menu plans from chapter 3 twice over, refer to menu planning sites in the directory, or simply concoct your own.

Using your menu plans, make a comprehensive shopping list of everything you will need during this month, including:

- Bread – which can be frozen
- Milk – freeze if you prefer, or take the value aside from your supermarket shop and buy when needed
- Meat – buying in bulk can offer better savings from your local butcher or market

Shop around for the best bargains on all items on your list, perhaps asking for a discount on bulk buying vegetables from your local grocer; buying trays of canned goods from a wholesale outlet; shopping late-night at the supermarket for discount bread to freeze.

Store, freeze or cook?

When shopping monthly, you must be aware that many items from your shopping list are perishable. They cannot be stored normally for the entire month without becoming unsafe (or unsavoury) to eat.

Therefore, you will need to be organized and store or freeze your monthly grocery shop virtually as soon as it has been purchased:

- Canned and dried goods can be stored for months (and often years) on end in the store cupboard.
- Some fruit and vegetables (i.e.: apples, potatoes, carrots) can stay fresh in when stored in a cold, dry place (such as the garage or cellar), or refrigerated to make them last much longer.
- Almost all other fruit and vegetables can be frozen.
- For bulk purchases of meat, separate portions into freezer bags which can be defrosted for a meal when required.

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- Freeze all bread which you will not be using within the next day or so.

Thrifty time savers understand that cooking in advance can save money as well as time in the kitchen. Cook huge pans of soup or stews, giant casseroles and other foods which can be portioned and frozen over the course of a weekend.

Then take out your family-sized portions to defrost the night before they are needed, ready to be reheated or finished in the oven come dinner time.

For extra help in planning a month's food in advance, visit OnceAMonthMom, which includes recipes, shopping lists and menu plans for family meals and baby foods too!

24. Halve your shopping allowance

Once you know just how much you usually spend on a weekly food shop, challenge yourself to live on half this amount.

Image credit: mil8

Use some of the tips you've read in this book; scour unscrupulously for grocery vouchers and supermarket discounts; buy (and freeze)

reduced items at the supermarket, and make plan everything you can in advance so there are no mad-rush trips to the shops when you realize you've forgotten the gravy granules!

During this week, you may not feel you have eaten well, but the pre-planning and frugal recipes you try will no doubt have an impact and encourage frugal savings for future shopping trips.

25. Have a "no-spend" week

There is no better way to kick-start your finances than having a "no-spend" week! Furthermore, this will help you understand the many ways you can save money throughout the year by considering the financial impact of your everyday habits.

Rather than spend on your weekly shop, buy only the basic essentials: milk, bread and eggs. Raid your store cupboards and freezer and use your imagination for dinner recipes this entire week.

Tip:

It is much easier to cut back on spending when you have a goal in mind. This could be taking steps to becoming "debt-free" or as simple as buying a beautiful scarf which you'd otherwise feel guilty buying.

Set aside the cost for the most basic travel expenses (to and from work and any other absolute essentials), and walk everywhere else. Entertain yourselves by visiting the library, local parks and museums, galleries and anywhere else you can visit for free.

At the end of your week, work out how much money you have managed to save, and put this cost towards something of value such as paying off a debt or treating the family to an enjoyable day out.

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Chapter

7

Directory

Here are some useful websites to help reduce your frugal food bills even more!

What's on offer, and where?

These sites can help you find the cheapest deals on supermarket foods, the latest money-saving offers and more:

- **MySupermarket.co.uk** – Fill your shopping basket as though shopping online with your favourite supermarket. Once you're done, MySupermarket will tell you if your shopping would be cheaper elsewhere, plus any substitutions you could make to shave £££'s off your shopping bills.
- **FixtureFerrets.co.uk** – A subscription based site (costing only £5.20 a year) enabling you to find the best money-saving promotions across the six major supermarket stores. Also offers lesser savings for non-subscribers.
- **MadAboutBargains.co.uk** – Showcases the latest special offers from supermarkets across the UK.

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Coupons and Discount Codes

These sites and forums offer coupons for your groceries and discount codes for money off your supermarket bills:

- Supermarket Coupons from MoneySavingExpert
- MyVoucherCodes.co.uk
- HotUkDeals.co.uk

Supermarket Websites

Here are links to the major supermarket websites, with details of online facilities:

Supermarket	Shop On-line?	Recipes	Promotion details	Subscription
Tesco	Y	Y	Y	Y
Asda	Y	Y	Y	Y
Morrisons	N	Y	Y	N
Sainsburys	Y	Y	Y	N (RSS Only)
Lidl	N	Y	Y	Y
Somerfield	N (HD)	Y	Y	Y
Aldi	N	Y	Y	Y
Ocado	Y	Y	Y	N
Iceland	N (HD)	N	Y	N
Waitrose	Y	Y	Y	N
Netto	N	N	Y	Y
The Co-Operative Food	N	N	N	N
Booth's Food Stores	N	Y	Y	Y

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Spar	N	N	N	N
Natoora	Y	N	Y	N
FarmFoods	N	N	N	N
CostCutter	N	N	Y	N

*HD = Home delivery for groceries bought in store.

Menu Planning

Sites and resources to help plan your family menus:

- Complete Menu Plans collection from MoneySavingExpert
- How to plan menus by SimpleMom
- Once A Month Mom – for monthly menu plans, baby foods and more.
- Menu Planning by Organized Home – a “how to” guide
- NetMums Meal Planner – Includes sample meal plans, shopping list and more.
- SavingDinner.com – An excellent subscription-based menu planning site, with loads of freebies for non-subscribers
- EasyDinnerRecipes.co.uk – Recipes and articles for wholesome family foods.

10 Of the Best Family Recipe Sites

Here are my favourite sites for frugal family recipes (in no particular order):

1. Delia Online – A huge database of recipes from the queen of

cooking. Search by ingredient, season or recipe type.

2. Cheap Family Recipes from GoodToKnow
3. NetMums budget meals and recipe ideas
4. Living A Better Life Frugal Recipe List
5. Budget Friendly Family Recipes from Short Order Mom – This lady feeds nine (two adults and seven hungry children) for only $125 (about £80)
6. Credit Crunch Recipes by Recipes4Us
7. Good Housekeeping Recipe Section - Search by ingredients or your ideal search terms.
8. Family Recipes on a Budget by MyDish.co.uk – A list of main meals and desserts to suit the most thrifty cook.
9. Cooking By Numbers – Find recipes to use up what you have in stock
10. Sainsbury's "Feed Your Family For a Fiver" section – offers recipes and a meal planner using ingredients found in store.

Ebooks and other free resources

This section offers links to ebooks and other online resources which you can read or download for free:

- **Read "How to feed your whole family" online** – Gill Holcombe's book is a treasure trove of frugal family recipes and menu plans which has received much praise from the British press. You can read this in full online for free!
- **How to prepare delicious meals on a budget** (ebook) by Economeals
- **Cheap! Fast! Good** by Beverly Mills and Alicia Ross (ebook) – Hundreds of time and money-saving tips for the whole family to enjoy (and very well presented too!)

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- **Shopping Planner** – Free software (with the option to buy and eliminate ads) and a dedicated forum to help you create menu plans and shopping lists with ease
- **Real Meals (ebook)** – Following an initiative to encourage healthy eating and cooking habits in our children, this recipe booklet was devised. It includes 30 tasty and easy recipes which are aimed at 11+ school children, but since these recipes are frugal and fun, I'm sure many mummies would benefit from this too!

Find your local...

The following are useful sites to help you find food bargains locally.

Supermarkets and high street food stores

- Yell.com – Offers listings by postcode with driving directions and maps

Local Markets

- Information Britain
- Food Lover's Britain
- Town and Country Markets

Farmers Markets

- Certified Farmers Markets
- London Farmers Markets
- Scottish Association of Farmers Markets
- Farmers Markets in Wales

- The Foody guide to Farmers Markets
- Local Harvest

Farm Shops

- FarmShops.org.uk
- Farmshopping.net

On-line Clearance Food and Drinks

- Approved Foods

More information on healthy eating

- LoveFoodHateWaste
- Food Standards Agency (Eat Well)
- Change4Life

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About the author

Amanda Fazani is a thirty-something blogger and married mum of four. She is passionate about frugality and particularly enjoys sharing her discoveries and tactics by writing family-orientated articles on her “mummy blog”, Glamumous.com.

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